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THE TUTOR'S ASSISTANT;

BEING A

COMPENDIUM OF ARITHMETIC,

AND

COMPLETE QUESTION-BOOK;

CONTAINING,

I. Arithmetic in whole numbers; being a brief explanation of all its Rules, in a new and more concise method than any hitherto published; with an Application to each Rule, consisting of a great variety of questions in real Business, with their answers annexed.

II. Vulgar Fractions, which are treated with a great deal of plainness and perspicuity:

III. Decimals, with the extraction of the Square, Cube, and Biquadrate Roots, after a very plain and familiar manner; to which are added, Rules for the easy calculation of Interest, Annuities, and Pensions in arrears, &c., either by Simple or Compound Interest.

IV. Duodecimals, or Multiplication of Feet and Inches, with Examples applied to measuring and working by Multiplication, Practice, and Decimals.

V. A Collection of Questions, promiscuously arranged, for the exercise of the scholar in the foregoing rules.

TO WHICH ARE ADDED,

A new and very short method of extracting the Cube Root, and a General Table for readily calculating the Interest of any sum of money, at any rate per cent.; Rents, Salaries, &c.

The whole being adapted either as a Question-Book for the use of Schools, or as a Remembrancer and Instructor to such as have some knowledge of Accounts.

This Work having been perused by several eminent Mathematicians and Accountants, is recommended as the best Compendium hitherto published, for the use of Schools, or for private persons.

BY FRANCIS WALKINGAME,

WRITING-MASTER AND ACCOUNTANT.

TO WHICH IS ADDED,

A COMPENDIUM OF BOOK-KEEPING,

BY ISAAC FISHER.

MONTREAL:

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P R E F A C E .

THE public, no doubt, will be surprised to find there is another attempt made to publish a book of ARITHMETIC, when there are such numbers already extant on the same subject, and several of them that have so lately made their appearance in the world; but I flatter myself, that the following reasons which induced me to compile it, the method, and the conciseness of the rules, which are laid down in so plain and familiar a manner, will have some weight towards its having a favourable reception.

Having some time ago drawn up a set of rules and proper questions, with their answers annexed, for the use of my own school, and divided them into several books, as well for more ease to myself, as the readier improvement of my scholars, I found them, by experience, of infinite use; for when a master takes upon him that laborious, (though unnecessary,) method of writing out the rules and questions in the children's books, he must either be toiling and slaving himself after the fatigue of the school is over, to get ready the books for the next day, or else must lose that time which would be much better spent in instructing and opening the minds of his pupils. There was, however, still an inconvenience which hindered them from giving me the satisfaction I at first expected; *i. e.* where there are several boys in a class, some one or other must wait till the boy who first has the book, finishes the writing out of those rules or questions he wants, which detains the others from making that progress they otherwise might, had they a proper book of rules and examples for each; to remedy which, I was prompted to compile one in order to have it printed, that might not only be of use to my own school, but to such others as would have their scholars make a quick progress. It will also be of great use to such gentle-

men as have acquired some knowledge of numbers at school to make them the more perfect ; likewise to such as have completed themselves therein, it will prove, after an impartial perusal, on account of its great variety and brevity, a most agreeable and entertaining exercise-book. I shall not presume to say any thing more in favour of this work, but beg leave to refer the unprejudiced reader to the remark of a certain author,* concerning compositions of this nature. His words are as follows :—

“And now, after all, it is possible that some who like best to tread the old beaten path, and to sweat at their business, when they may do it with pleasure, may start an objection, against the use of this well-intended Assistant, because the course of arithmetic is always the same ; and therefore say, that some boys, lazily inclined, when they see another at work upon the same question, will be apt to make his operation pass for their own. But these little forgeries are soon detected by the diligence of the tutor : therefore, as different questions to different boys do not in the least promote their improvement, so neither do the questions hinder it. Neither is it in the power of any master (in the course of his business) how full of spirits soever he be, to frame new questions at pleasure in any rule : but the same question will frequently occur in the same rule, notwithstanding his greatest care and skill to the contrary.

“It may also be further objected, that to teach by a printed book is an argument of ignorance and incapacity ; which is no less trifling than the former. He, indeed, (if any such there be,) who is afraid his scholars will improve too fast, will, undoubtedly, decry this method : but that master’s ignorance can never be brought in question, who can begin and end it readily ; and, most certainly, that scholar’s non-improvement can be as little questioned, who makes a much greater progress by this, than by the common method.”

To enter into a long detail of every rule, would tire the reader, and swell the preface to an unusual length ; I shall, therefore, only give a general idea of the method of proceeding, and leave the rest to speak for itself ; which I hope the kind reader will find to answer the title, and the recommendation given it. As

* Dilworth.

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EXPLANATION OF THE CHARACTERS MADE USE OF IN THIS COMPENDIUM.

=Equal.	The Sign of Equality ; as, $4 \text{ qrs.} = 1 \text{ cwt.}$ signifies that 4 qrs. are equal to 1 cwt.
—Minus, or Less.	The Sign of Subtraction ; as, $8 - 2 = 6$, that is, 8 lessened by 2 is equal to 6.
+ Plus, or More.	The Sign of Addition ; as $4 + 4 = 8$, that is, 4 added to 4 more, is equal to 8.
× Multiplied by.	The Sign of Multiplication ; as, $4 \times 6 = 24$, that is, 4 multiplied by 6 is equal to 24.
÷ Divided by.	The Sign of Division ; as, $8 \div 2 = 4$, that is, 8 divided by 2 is equal to 4.
$\frac{2357}{63}$	Numbers placed like a fraction do likewise denote Division ; the upper number being the dividend, and the lower the divisor.
: : So is.	The Sign of Proportion ; as, $2 : 4 :: 8 : 16$, that is, as 2 is to 4, so is 8 to 16.
$7 - 2 + 5 = 10$.	Shows that the difference between 2 and 7 added to 5, is equal to 10.
$9 - 2 + 5 = 2$.	Signifies that the sum of 2 and 5 taken from 9, is equal to 2.
√	Prefixed to any number, signifies the Square Root of that number is required.
√ ³	Signifies the Cube, or Third Power.
√ ⁴	Denotes the Biquadrate, or Fourth Power, &c.
. e.	id est, that is.



THE TUTOR'S ASSISTANT;

BEING

A COMPENDIUM OF ARITHMETIC.

PART I.

ARITHMETIC IN WHOLE NUMBERS.

THE INTRODUCTION.

ARITHMETIC is the Art or Science of computing by Numbers, and has five principal or fundamental Rules, upon which all its operations depend, viz:—

NOTATION, or NUMERATION, ADDITION, SUBTRACTION, MULTIPLICATION, and DIVISION.

NUMERATION

Teacheth the different value of Figures by their different Places, and to read and write any Sum or Number.

THE TABLE.

C. Millions.	X. Millions.	Millions.	C. Thousands.	X. Thousands.	Thousands.	Hundreds.	Tens.	Units.
9	8	7	6	5	4	3	2	1
9	0	0	0	0	0	0	0	0
	8	0	0	0	0	0	0	0
		7	0	0	0	0	0	0
			6	0	0	0	0	0
				5	0	0	0	0
					4	0	0	0
						3	0	0
							2	0
								1

RULE. There are three periods ; the first on the right hand, Units ; the second, Thousands ; and the third, Millions ; each consisting of three Figures, or Places. Reckon the first Figure of each from the left hand as so many Hundreds, the next as Tens, and the third as so many single ones of what is written over them : thus, the first Period on the left hand is read, Nine Hundred and Eighty-seven Millions ; and so on for any of the rest.

THE APPLICATION.

Write down in proper Figures the following Numbers.

- (¹) Twenty-three.
- (²) Two hundred and Fifty-four.
- (³) Three Thousand, Two Hundred and Four.
- (⁴) Twenty-five Thousand, Eight Hundred and Fifty-six.
- (⁵) One Hundred and Thirty-two Thousand, Two Hundred and Forty-five.
- (⁶) Four Millions, Nine Hundred and Forty-one Thousand, Four Hundred.
- (⁷) Twenty-seven Millions, One Hundred and Fifty-seven Thousand, Eight Hundred and Thirty-two.
- (⁸) Seven Hundred and Twenty-two Millions, Two Hundred and Thirty-one Thousand, Five Hundred and Four.
- (⁹) Six Hundred and Two Millions, Two Hundred and Ten Thousand, Five Hundred.

Write down in Words at length the following Numbers.

- (¹) 35 (⁴) 2017 (⁷) 519007 (¹⁰) 5207054
- (²) 59 (⁵) 5201 (⁸) 754058 (¹¹) 2071909
- (³) 172 (⁶) 20766 (⁹) 5900030 (¹²) 70054008
- (¹³) 65700047 (¹⁴) 900061057 (¹⁵) 221900790

Notation by Roman Letters.

I	One.	IX	Nine.
II	Two.	X	Ten.
III	Three.	XI	Eleven.
IV	Four	XII	Twelve.
V	Five.	XIII	Thirteen.
VI	Six,	XIV	Fourteen.
VII	Seven.	XV	Fifteen.
VIII	Eight.	XVI	Sixteen.

Cheese and Butter.

A Clove or Half Stone, 8 lb.

A Wey in Suffolk,	} lb.	A Wey in Essex,	} lb.
32 Cloves, or	} 256	32 Cloves, or	} 336

Wool.

	lb.	A Wey is 6 Tods and	} lb.
A Clove.....	7	1 Stone, or	} 182
A Stone.....	14	A Sack is 2 Weys, or	364
A Tod.....	28	A Last is 12 Sacks, or	4368

By this Weight is weighed anything of a coarse or drossy nature ; as all Grocery and Chandlery Wares ; Bread, and all Metals but Silver and Gold.

Note. One Pound Avoirdupois is equal to 14 oz. $1\frac{1}{2}$ dwts. $15\frac{1}{2}$ grs. Troy.

APOTHECARIES' WEIGHT.

Marked

20 Grains.....make.....	1	Scruple	3
3 Scruples.....	1	Dram	3
8 Drams.....	1	Ounce.....	3
12 Ounces.....	1	Pound	lb.

Grains

20 =	1	Scruple
60 =	3 =	1 Dram
480 =	24 =	8 = 1 Ounce
5760 =	288 =	96 = 12 = 1 Pound.

Note. The Apothecaries mix their Medicines by this Rule, but buy and sell their commodities by Avoirdupois Weight.

The Apothecaries' Pound and Ounce, and the Pound and Ounce Troy, are the same, only differently divided and subdivided.

CLOTH MEASURE.

Marked

4 Nails.....make.....	1	Quarter of a Yard	} n.
3 Quarters.....	1	Flemish Ell.....	Fl. E.
4 Quarters.....	1	Yard.....	yd.
5 Quarters.....	1	English Ell.....	E. E.
6 Quarters.....	1	French Ell.....	Fr. E.

Inches				
2 $\frac{1}{4}$	=	1	Nail	
9	=	4	=	1 Quarter
36	=	16	=	4 = 1 Yard
27	=	12	=	3 = 1 Flemish Ell
45	=	20	=	5 = 1 English Ell
54	=	24	=	6 = 1 French Ell.

LONG MEASURE.

					Marked
3 Barley Corns.....make.....1	Inch				} bar. c. in.
12 Inches	1 Foot				
3 Feet	1 Yard				feet. yd.
6 Feet	1 Fathom				fth.
5 $\frac{1}{2}$ Yards	1 Rod, Pole or Perch				rod, p.
40 Poles	1 Furlong				fur.
8 Furlongs	1 Mile				mile.
3 Miles	1 League				lea.
60 Miles	1 Degree				deg.

Barley Corns

3	=	1	Inch	
36	=	12	=	1 Foot
108	=	36	=	3 = 1 Yard
594	=	198	=	16 $\frac{1}{2}$ = 5 $\frac{1}{2}$ = 1 Pole
23760	=	7920	=	660 = 220 = 40 = 1 Furlong
190080	=	63360	=	5280 = 1760 = 320 = 8 = 1 Mile

N. B. A Degree is 69 Miles, 4 Furlongs, nearly, though commonly reckoned but 60 Miles.

This Measure is used to measure Distance of Places, or anything else that hath length only.

WINE MEASURE.

					Marked
2 Pints.....make.....1	Quart.....				} pts. qts.
4 Quarts	1 Gallon				
10 Gallons	1 Anker of Brandy				gal. ank.
18 Gallons	1 Runlet				run.
31 $\frac{1}{2}$ Gallons	Half an Hogshead				$\frac{1}{2}$ hhd.
42 Gallons	1 Tierce				tier.
63 Gallons	1 Hogshead				hhd.
2 Hogsheads	1 Pipe or Butt				P. or
2 Pipes or 4 Hogsheads.....1	1 Tun				t.

Inches*

28 $\frac{1}{2}$	=	1 Pint
57 $\frac{1}{4}$	=	2 = 1 Quart
231	=	8 = 4 = 1 Gallon
9702	=	336 = 168 = 42 = 1 Tierce
14553	=	504 = 252 = 63 = 1 $\frac{1}{2}$ = 1 Hogshead
19404	=	672 = 336 = 84 = 2 = 1 $\frac{1}{2}$ = 1 Puncheon
29106	=	1008 = 504 = 126 = 3 = 2 = 1 $\frac{1}{2}$ = 1 Pipe
58212	=	2016 = 1008 = 252 = 6 = 4 = 3 = 2 = 1 Tun

All Brandies, Spirits, Perry, Cider, Mead, Vinegar, Honey, and Oil, are measured by this measure; as also Milk, not by law, but custom only.

ALE AND BEER MEASURE.

			Marked
2 Pints	.....make.....	1 Quart	..... } pts. } qts.
4 Quarts	.....	1 Gallon	..... gal.
8 Gallons	.....	1 Firkin of Ale	..... A. fir.
9 Gallons	.....	1 Firkin of Beer	..... B. fir.
2 Firkins	.....	1 Kilderkin	..... kil.
4 Firkins, or 2 Kilderkins	.....	1 Barrel	..... bar.
1 $\frac{1}{2}$ Barrel, or 54 Gallons	.....	1 Hogshead of Beer	..... hhd.
2 Barrels	.....	1 Puncheon	..... pun.
3 Barrels, or 2 Hogsheads	.....	1 Butt	..... butt.

BEER.

Cubic Inches

35 $\frac{1}{4}$	=	1 Pint
70 $\frac{1}{2}$	=	2 = 1 Quart
282	=	8 = 4 = 1 Gallon
2538	=	72 = 36 = 9 = 1 Firkin
5076	=	144 = 72 = 18 = 2 = 1 Kilderkin
10152	=	288 = 144 = 36 = 4 = 2 = 1 Barrel
15228	=	432 = 216 = 54 = 6 = 3 = 1 $\frac{1}{2}$ = 1 Hogshead
20304	=	576 = 288 = 72 = 8 = 4 = 2 = 1 $\frac{1}{2}$ = 1 Puncheon
30456	=	864 = 432 = 108 = 12 = 6 = 3 = 2 = 1 $\frac{1}{2}$ = 1 Butt

ALE.

Cubic Inches

35 $\frac{1}{4}$	=	1 Pint
70 $\frac{1}{2}$	=	2 = 1 Quart
282	=	8 = 4 = 1 Gallon
2256	=	64 = 32 = 8 = 1 Firkin
4512	=	128 = 64 = 16 = 2 = 1 Kilderkin
9024	=	256 = 128 = 32 = 4 = 2 = 1 Barrel
13536	=	384 = 192 = 48 = 3 = 1 $\frac{1}{2}$ = 1 Hogshead.

* By a late Act of Parliament the Measures of the Wine, the Ale and Beer, and the Dry Measures, have been re-adjusted to the Standard. For an accurate comparison of these Measures, with the old ones, the Student is referred to the Table of the "Imperial Measures," at the end of the work.

In London they compute but 8 gallons to the firkin of Ale, and 32 to the barrel; but in all other parts of England, for ale, strong beer and small, 34 gallons to the barrel, and $8\frac{1}{2}$ gallons to the firkin.

N.B.—A barrel of salmon, or eels, is 42 gallons.
 A barrel of herrings.....32 gallons.
 A keg of sturgeon..... 4 or 5 gallons.
 A firkin of soap..... 8 gallons.

DRY MEASURE.

			Marked
2 Pints.....make.....1	Quart.....		} pts.
			} qts.
2 Quarts.....1	Pottle.....		pot.
2 Pottles.....1	Gallon.....		gal.
2 Gallons.....1	Peck.....		pk.
4 Pecks.....1	Bushel.....		bu.
2 Bushels.....1	Strike.....		strike.
4 Bushels.....1	Coom.....		coom.
2 Cooms, or 8 Bushels.....1	Quarter.....		qr.
4 Quarters.....1	Chaldron.....		chal.
5 Quarters.....1	Wey.....		wey.
2 Wey.....1	Last.....		last.

In London, 36 bushels make a chaldron.

Solid Inches

$268\frac{4}{5}$ = 1 Gallon
 $537\frac{3}{5}$ = 2 = 1 Peck
 $2150\frac{2}{5}$ = 8 = 4 = 1 Bushel
 $4300\frac{4}{5}$ = 16 = 8 = 2 = 1 Strike
 $8601\frac{3}{5}$ = 32 = 16 = 4 = 2 = 1 Coom
 $17203\frac{1}{5}$ = 64 = 32 = 8 = 4 = 2 = 1 Quarter
 86016 = 320 = 160 = 40 = 20 = 10 = 5 = 1 Wey
 172032 = 640 = 320 = 80 = 40 = 20 = 10 = 2 = 1 Last.

The Bushel in Water Measure is 5 Pecks.

A score of coals.....is.....21 chaldrons.

A sack of coals.....3 bushels.

A chaldron of coals.....12 sacks.

A load of corn.....5 bushels.

A cart of ditto.....40 bushels.

This measure is applied to all dry goods.

The standard Bushel is $18\frac{1}{2}$ inches wide, and 8 inches dee;

TROY WEIGHT.

	lb.	oz.	dwt.	gr.
(1) Bought	52	.. 1	.. 7	.. 2
Sold	39	.. 0	.. 15	.. 7

	lb.	oz.	dwt.	gr.
(2)	7	.. 2	.. 2	.. 7
	5	.. 7	.. 1	.. 5

Unsold

AVOIRDUPOIS WEIGHT.

	lb.	oz.	dr.
(1)	35	.. 10	.. 5
	29	.. 12	.. 7

	cwt.	qrs.	lb.
(2)	35	.. 1	.. 21
	25	.. 1	.. 10

	t.	cwt.	qrs.	lb.
(3)	21	.. 1	.. 2	.. 7
	9	.. 1	.. 3	.. 5

APOTHECARIES WEIGHT.

	lb.	oz.	dr.	scr.
(1)	5	.. 2	.. 1	.. 0
	2	.. 5	.. 2	.. 1

	lb.	oz.	dr.	scr.	gr.
(2)	9	.. 7	.. 2	.. 1	.. 13
	5	.. 7	.. 3	.. 1	.. 18

CLOTH MEASURE.

	Fl.E.	qr.	n.
(1)	35	.. 2	.. 2
	17	.. 2	.. 1

	yd.	qr.	n.
(2)	71	.. 1	.. 2
	3	.. 2	.. 1

	E.E.	qr.	n.
(3)	35	.. 2	.. 1
	14	.. 3	.. 2

LONG MEASURE.

	yds.	ft.	in.	bar.
(1)	107	.. 2	.. 10	.. 1
	78	.. 2	.. 11	.. 2

	lea.	mi.	fur.	po.
(2)	147	.. 2	.. 6	.. 29
	58	.. 2	.. 7	.. 33

LAND MEASURE.

	a.	r.	p.
(1)	175	.. 1	.. 27
	59	.. 0	.. 27

	a.	r.	p.
(2)	325	.. 2	.. 1
	279	.. 3	.. 5

WINE MEASURE.

$$\begin{array}{r}
 \text{hhd. gal. qts. pt.} \\
 (1) \quad 47 \dots 47 \dots 2 \dots 1 \\
 \quad \quad 28 \dots 59 \dots 3 \dots 0 \\
 \hline
 \end{array}$$

$$\begin{array}{r}
 \text{tun. hhd. gal. qt.} \\
 (2) \quad 42 \dots 2 \dots 37 \dots 2 \\
 \quad \quad 17 \dots 3 \dots 49 \dots 3 \\
 \hline
 \end{array}$$

ALE AND BEER MEASURE.

$$\begin{array}{r}
 \text{A.B. fir. gal.} \\
 (1) \quad 25 \dots 1 \dots 2 \\
 \quad \quad 21 \dots 1 \dots 5 \\
 \hline
 \end{array}$$

$$\begin{array}{r}
 \text{B.B. fir. gal.} \\
 (2) \quad 37 \dots 2 \dots 1 \\
 \quad \quad 25 \dots 1 \dots 7 \\
 \hline
 \end{array}$$

$$\begin{array}{r}
 \text{hhd. gal. qts.} \\
 (3) \quad 27 \dots 27 \dots 1 \\
 \quad \quad 12 \dots 50 \dots 2 \\
 \hline
 \end{array}$$

DRY MEASURE.

$$\begin{array}{r}
 \text{qu. bu. p.} \\
 (1) \quad 72 \dots 1 \dots 2 \\
 \quad \quad 35 \dots 2 \dots 3 \\
 \hline
 \end{array}$$

$$\begin{array}{r}
 \text{qu. bu. p.} \\
 (2) \quad 65 \dots 2 \dots 1 \\
 \quad \quad 57 \dots 2 \dots 3 \\
 \hline
 \end{array}$$

$$\begin{array}{r}
 \text{ch. bu. p.} \\
 (3) \quad 79 \dots 3 \dots 0 \\
 \quad \quad 54 \dots 7 \dots 1 \\
 \hline
 \end{array}$$

TIME.

$$\begin{array}{r}
 \text{yrs. mo. w. ds.} \\
 (1) \quad 79 \dots 8 \dots 2 \dots 4 \\
 \quad \quad 23 \dots 9 \dots 3 \dots 5 \\
 \hline
 \end{array}$$

$$\begin{array}{r}
 \text{ho. min. ''} \\
 (2) \quad 24 \dots 42 \dots 45 \\
 \quad \quad 19 \dots 53 \dots 47 \\
 \hline
 \end{array}$$

THE APPLICATION.

1. A man was born in the year 1723, what was his age in the year 1781 ?
Ans. 58.

2. What is the difference between the age of a man born in 1710, and another born in 1766 ?
Ans. 56.

3. A Merchant had 5 debtors, A, B, C, D, and E, who together owed him £1156; B, C, D, and E, owed him £737. What was A's debt ?
Ans. £419.

4. When an estate of £200 per annum, is reduced, on the paying of taxes, to 12 score and £14 : 6 What is the tax ?
Ans. £45 : 14.

5. What is the difference between £9154, and the amount of £754 added to £305?

Ans. £8095.

6. A horse in his furniture is worth £37 : 5; out of it, 14 guineas; how much does the price of the furniture exceed that of the horse?

Ans. £7 : 17.

7. A merchant, at his out-setting in trade, owed £750; he had in cash, commodities, the stocks, and good debts, £12510 : 7; he cleared, the first year, by commerce, £452 : 3 : 6; what is the neat balance at the twelve months' end?

Ans. £12212 : 10 : 6.

8. A gentleman dying, left £45247 between two daughters, the younger was to have 15 thousand, 15 hundred, and twice £15. What was the elder sister's fortune?

Ans. £28717.

9. A tradesman happening to fail in business, called all his creditors together, and found he owed to A, £63 : 7 : 6; to B, £105 : 10; to C, £34 : 5 : 2; to D, £28 : 16 : 5; to E, £14 : 15 : 8; to F, £112 : 9; and to G, £143 : 12 : 9. His creditors found the value of his stock to be £212 : 6, and that he had owing to him, in good book debts, £112 : 8 : 3, besides £21 : 10 : 5 money in hand. As his creditors took all his effects into their hands, I desire to know whether they were losers or gainers, and how much?

Ans. The creditors lost £146 : 11 : 10.

10. My correspondent at Seville, in Spain, sends me the following account of money received, at different sales, for goods sent him by me, viz: Beeswax, to the value of £37 : 15 : 4; stockings, £37 : 6 : 7; tobacco, £125 : 11 : 6; linen cloth, £112 : 14 : 8; tin, £115 : 10 : 5. My correspondent, at the same time, informs me, that he has shipped, agreeably to my order, wines to the value of £250 : 15; fruit to the value of £51 : 12 : 6; figs, £19 : 17 : 6; oil, £19 : 12 : 4; and Spanish wool, to the value of £115 : 15 : 6. I desire to know how the account stands between us, and who is the debtor?

Ans. Due to my Spanish correspondent, £28 : 14 : 4.

MULTIPLICATION OF SEVERAL DENOMINATIONS.

RULE.—Multiply the first Denomination by the quantity given, divide the product by as many of that as make one of the next, set down the remainder, and add the quotient to the next superior, after it is multiplied.

If the given quantity is above 12, multiply by any two numbers, which multiplied together will make the same number; but if no two numbers multiplied together will make the exact number, then multiply the top line by as many as is wanting, adding it to the last product.

PROOF. By Division.

(¹)	(²)	(³)	(⁴)
£ s. d.	£ s. d.	£ s. d.	£ s. d.
35 : 12 : 7 $\frac{1}{4}$	75 : 13 : 1 $\frac{1}{2}$	62 : 5 : 4 $\frac{1}{4}$	57 : 2 : 4 $\frac{1}{4}$
2	3	4	5
<hr/>	<hr/>	<hr/>	<hr/>
71 : 5 : 2 $\frac{1}{2}$			
<hr/>	<hr/>	<hr/>	<hr/>

1. 18 yards of cloth, at 9s. 6d.
per yard.

$$9 \times 2 = 18$$

$$4 : 5 : 6$$

$$8 : 11 : 0$$

2. 26 lb. of tea, at £1 : 2 : 6
per lb.

$$8 \times 3 + = 26$$

$$9 : 0 : 0$$

$$27 : 0 : 0$$

$$\text{Top line} \times 2 = 2 : 5 : 0$$

$$29 : 5 : 0$$

3. 21 ells of Holland, at 7s. 8 $\frac{1}{2}$ d. per ell.

Facit, £8 : 1 : 10 $\frac{1}{2}$.

4. 35 firkins of butter, at 15s. 3 $\frac{1}{2}$ d. per firkin.

Facit, £26 : 15 : 2 $\frac{1}{2}$.

5. 15 lb. of nutmegs, at 7s. 2 $\frac{3}{4}$ d. per lb.

Facit, £27 : 2 : 2 $\frac{1}{4}$.

6. 37 yards of tabby, at 9s. 7d. per yard.

Facit, £17 : 14 : 7.

7. 97 cwt. of cheese, at £1 : 5 : 3 per cwt.

Facit, £122 : 9 : 3.

8. 43 dozen of candles, at 6s. 4d. per doz.

Facit, £13 : 12 : 4.

9. 127 lb. of Bohea tea, at 12s. 3d. per lb.

Facit, £77 : 15 : 9.

10. 135 gallons of rum, at 7s. 5d. per gallon.

Facit, £50 : 1 : 3.

11. 74 ells of diaper, at 1s. 4 $\frac{1}{2}$ d. per ell.

Facit, £5 : 1 : 9.

12. 6 dozen pair of gloves, at 1s. 10d. per pair.

Facit, £6 : 12.

When the given quantity consists of $\frac{1}{4}$, $\frac{1}{2}$, or $\frac{3}{4}$.

RULE. Divide the given price (or the price of one) by 4 for $\frac{1}{4}$, by 2 for $\frac{1}{2}$, first divide by 2 for $\frac{1}{2}$, then divide that quotient by 2 for $\frac{1}{4}$, add them product, and their sum will be the answer required.

13. $25\frac{1}{2}$ ells of holland, at 3 : $4\frac{1}{2}$ d. per ell.

$$\begin{array}{r} 5 \quad 5 \times 5 = 25 \\ \hline 16 : 10\frac{1}{2} \\ 5 \\ \hline 4 : 4 : 4\frac{1}{2} = 25 \\ 0 : 1 : 8\frac{1}{4} = \frac{1}{2} \\ \hline 4 : 6 : 0\frac{3}{4} = 25\frac{1}{2} \end{array}$$

14. $75\frac{1}{2}$ ells of diaper, at 1s. 3d. per ell.

Facit, £4 : 14 : $4\frac{1}{2}$.

15. $19\frac{1}{2}$ ells of damask, at 4s. 3d. per ell.

Facit, £4 : 2 : $10\frac{1}{2}$.

16. $35\frac{1}{2}$ ells of dowlas, at 1s. 4d. per ell.

Facit, £2 : 7 : 4.

17. $7\frac{1}{4}$ cwt. of Malaga raisins, at £1 : 1 : 6 per cwt.

Facit, £7 : 15 : $10\frac{1}{2}$.

18. $6\frac{1}{2}$ barrels of herrings, at £3 : 15 : 7 per barrel.

Facit, £24 : 11 : $3\frac{1}{2}$.

19. $35\frac{1}{2}$ cwt. double refined sugar, at £4 : 15 : 6 per cwt.

Facit, £169 : 10 : 3.

20. $154\frac{1}{2}$ cwt. of tobacco, at £4 : 17 : 10 per cwt.

Facit, £755 : 15 : 3.

21. $117\frac{1}{4}$ gallons of arrack, at 12s. 6d. per gallon.

Facit, £73 : 5 : $7\frac{1}{2}$.

22. $85\frac{3}{4}$ cwt. of cheese, at £1 : 7 : 8 per cwt.

Facit, £118 : 12 : 5.

23. $29\frac{1}{4}$ lb. of fine hyson tea, at £1 : 3 : 6 per lb.

Facit, £34 : 7 : $4\frac{1}{2}$.

24. $17\frac{3}{4}$ yards of superfine scarlet drab, at £1 : 3 : 6 per yard.

Facit, £20 : 17 : $1\frac{1}{2}$.

25. $37\frac{1}{2}$ yards of rich brocaded silk, at 12s. 4d. per yard.

Facit, £23 : 2 : 6.

26. $56\frac{3}{4}$ cwt. of sugar, at £2 : 18 : 7 per cwt.

Facit, £166 : 4 : $7\frac{1}{4}$.

27. $96\frac{1}{2}$ cwt. of currants, at £2 : 15 : 6 per cwt.

Facit, £267 : 15 : 9.

28. $45\frac{3}{4}$ lb. of Belladine silk, at 18s. 6d. per lb.

Facit, £42 : 6 : $4\frac{1}{2}$.

29. $87\frac{3}{4}$ bushels of wheat, at 4s. 3d. per bushel.

Facit, £18 : 12 : $11\frac{1}{4}$.

30. 120 $\frac{1}{4}$ cwt. of hops, at £4 : 7 : 6 per cwt.
Facit, £528 : 5 : 7 $\frac{1}{2}$.
31. 407 yards of cloth, at 3s. 9 $\frac{1}{2}$ d. per yard.
Facit, £77 : 3 : 2 $\frac{1}{2}$.
32. 729 ells of cloth, at 7s. 7 $\frac{1}{4}$ d. per ell.
Facit, £277 : 3 : 5 $\frac{1}{4}$.
33. 2068 yards of lace, at 9s. 5 $\frac{1}{2}$ d. per yard.
Facit, £977 : 19 : 10.

THE APPLICATION.

1. What sum of money must be divided amongst 18 men, so that each man may receive £14 : 6 : 8 $\frac{1}{2}$?

Ans. £258 : 0 : 9.

2. A privateer of 250 men took a prize, which amounted to £125 : 15 : 6 to each man; what was the value of the prize ?

Ans. £31443 : 15 : 0

3. What is the difference between six dozen dozen, and half a dozen dozen; and what is their sum and product ?

Ans. 792 diff. Sum 936, Product 62208.

4. What difference is there between twice eight and fifty, and twice fifty-eight, and what is their product ?

Ans. 50 diff. 7656 Product.

5. There are two numbers, the greater of them is 37 times 45, and their difference 19 times 4; their sum and product are required ?

Ans. 3254 Sum, 2645685 Product.

6. The sum of two numbers is 360, the less of them 144: what is their product and the square of their difference ?

Ans. 31104 Product, 5184 Square of their difference.

7. In an army consisting of 187 squadrons of horse, each 157 men, and 207 battalions, each 560 men, how many effective soldiers, supposing that in 7 hospitals there are 473 sick ?

Ans. 144806.

8. What sum did that gentleman receive in dowry with his wife, whose fortune was her wedding suit; her petticoat having two rows of furbelows, each furbelow 87 quills, and in each quill 21 guineas ?

Ans. £3836 : 14 : 0.

9. A merchant had £19118 to begin trade with; for 5 years together he cleared £1086 a year; the next 4 years he made good £2715 : 10 : 6 a year; but the last 3 years he was in trade, he had the misfortune to lose, one year with another, £475 : 4 : 6 a year; what was his real fortune at 12 years' end ?

Ans. £33984 : 8

10. In some parts of the kingdom, they weigh their coals by a machine in the nature of a steel-yard, waggon and all. Three of these draughts together amount to 137 cwt. 2 qrs. 10 lb., and the tare or weight of the waggon is 13 cwt. 1 qr.; how many coals had the customer in 12 such draughts?

Ans. 391 cwt. 1 qr. 12 lb.

11. A certain gentleman lays up every year £294: 12: 6, and spends daily £1: 12: 6. I desire to know what is his annual income?

Ans. £887: 15: 0.

12. A tradesman gave his daughter, as a marriage portion, a scrutoire, in which there were twelve drawers, in each drawer were six divisions, in each division there were £50, four crown pieces, and eight half-crown pieces; how much had she to her fortune?

Ans. £3744.

13. Admitting that I pay eight guineas and half-a-crown for a quarter's rent, and am allowed quarterly 15s. for repairs, what does my apartment cost me annually, and how much in seven years?

Ans. In 1 year, £31: 2. In 7, £217: 14.

14. A robbery being committed on the highway, an assessment was made on a neighbouring Hundred for the sum of £386: 15: 6, of which four parishes paid each £37: 14: 2, four hamlets £31: 4: 2 each, and the four townships £18: 12: 6 each; how much was the deficiency?

Ans. £36: 12: 2.

15. A gentleman, at his decease, left his widow £4560; to a public charity he bequeathed £572: 10; to each of his four nephews, £750: 10; to each of his four nieces, £375: 12: 6: to thirty poor housekeepers, ten guineas each, and 150 guineas to his executor. What sum must he have been possessed of at the time of his death, to answer all these legacies?

Ans. £10109: 10: 0.

16. Admit 20 to be the remainder of a division sum, 423 the quotient, the divisor the sum of both, and 19 more, what was the number of the dividend?

Ans. 195446.

EXAMPLES OF WEIGHTS AND MEASURES.

- (¹) Multiply 9 lb. 10 oz. 15 dwts. 19 grs. by 9.
- (²) Multiply 23 tons, 9 cwt. 3 qrs. 18 lb. by 7.
- (³) Multiply 107 yards, 3 qrs. 2 nails, by 10.
- (⁴) Multiply 33 ale bar. 2 fir. 3 gal. by 11.
- (⁵) Multiply 27 beer bar. 2 fir. 4 gal. 3 qts. by 12.
- (⁶) Multiply 110 miles, 6 fur. 26 poles, by 12.

DIVISION OF SEVERAL DENOMINATIONS.

RULE. Divide the first Denomination on the left hand, and if any remains, multiply it by as many of the next less as make one of that, which add to the next, and divide as before.

PROOF. By Multiplication.

(¹)	(²)	(³)	(⁴)
£ s. d.	£ s. d.	£ s. d.	£ s. d.
2)25 : 2 : 4(	3)37 : 7 : 7(	4)57 : 5 : 7(	5)52 : 7 : 0(
<hr/>	<hr/>	<hr/>	<hr/>
12 : 11 : 2			
<hr/>	<hr/>	<hr/>	<hr/>

(⁵) Divide £1407 : 17 : 7 by 243.

(⁶) Divide £700791 : 14 : 4 by 1794.

(⁷) Divide £490981 : 3 : 7½ by 31715.

(⁸) Divide £19743052 : 5 : 7½ by 214723.

THE APPLICATION.

1. If a man spends £257 : 2 : 5 in twelve months' time, what is that per month? *Ans.* £21 : 8 : 6¼.

2. The clothing of 35 charity boys came to £57 : 3 : 7, what is the expense of each? *Ans.* £1 : 12 : 8.

3. If I gave £37 : 6 : 4¾ for nine pieces of cloth, what did I give per piece? *Ans.* £4 : 2 : 11.

4. If 20 cwt. of tobacco came to £27 : 5 : 4½, at what rate is that per cwt.? *Ans.* £1 : 7 : 3.

5. What is the value of one hogshead of beer, when 120 are sold for £154 : 17 : 10? *Ans.* £1 : 5 : 9¾.

6. Bought 72 yards of cloth for £85 : 6 : 0. I desire to know at what rate per yard? *Ans.* £1 : 3 : 8¼.

7. Gave £275 : 3 : 4 for 36 bales of cloth, what is that for 2 bales? *Ans.* £15 : 5 : 8½.

8. A prize of £7257 : 3 : 6 is to be equally divided amongst 500 sailors, what is each man's share? *Ans.* £14 : 10 : 3¼.

9. There are 2545 bullocks to be divided amongst 509 men. I desire to know how many each man had, and the value of each man's share, supposing every bullock worth £9 : 14 : 6.

Ans. 5 bullocks each man, £48 : 12 : 6 each share

10. A gentleman has a garden walled in, containing 9625 yards, the breadth was 35 yards, what was the length?

Ans. 275.

11. A club in London, consisting of 25 gentlemen, joined for a lottery ticket of £10 value, which came up a prize of £4000. I desire to know what each man contributed, and what each man's share came to?

Ans. Each contributed 8s., each share £160.

12. A trader cleared £1156, equally, in 17 years, how much did he lay by in a year?

Ans. £68.

13. Another cleared £2395 in $7\frac{1}{2}$ years, what was his yearly increase of fortune?

Ans. £374.

14. What number added to the 43d part of 4429, will raise it to 240?

Ans. 137.

15. Divide 20s. between A, B, and C, in such sort that A may have 2s. less than B, and C 2s more than B?

Ans. A 4s. 8d., B 6s. 8d., C 8s. 8d.

16. If there are 1000 men to a regiment, and but 50 officers, how many private men are there to one officer?

Ans. 19.

17. What number is that, which multiplied by 7847, will make the product 3013248?

Ans. 394.

18. The quotient is 1083, the divisor 28604, what was the dividend if the remainder came out 1788?

Ans. 30979920.

19. An army, consisting of 20,000 men, took and plundered a city of £12,000. What was each man's share, the whole being equally divided among them?

Ans. 12s.

20. My purse and money, said Dick to Harry, are worth 12s. 8d., but the money is worth seven times the purse. What did the purse contain?

Ans. 11s. 1d.

21. A merchant bought two lots of tobacco, which weighed 12 cwt. 3 qrs. 15 lb., for £114 : 15 : 6. Their difference, in point of weight, was 1 cwt. 2 qrs. 13 lb., and of price, £7 : 15 : 6. I desire to know their respective weights and value.

Ans. Less weight, 5 cwt. 2 qrs. 15 lb. Price, £53 : 10.

Greater weight, 7 cwt. 1 qr. Price, £61 : 5 : 6.

22. Divide 1000 crowns in such a manner between A, B, and C, that A may receive 129 more than B, and B 178 less than C.

Ans. A 360, B 231, C 409.

EXAMPLES OF WEIGHTS AND MEASURES.

1. Divide 83 lb. 5 oz. 10 dwts. 17 gr. by 8.
2. Divide 29 tons, 17 cwt. 0 qrs. 18 lb. by 9.
3. Divide 114 yards, 3 qrs. 2 nails, by 10.
4. Divide 1017 miles, 6 fur, 38 poles, by 11.
5. Divide 2019 acres, 3 roods, 29 poles, by 26.
6. Divide 117 years, 7 months, 3 weeks, 5 days, 11 hours, 27 minutes, by 37.

BILLS OF PARCELS.

HOSIERS'.

(¹) Mr. John Thomas,

Bought of Samuel Green.

May 1, 18

	s.	d.
8 Pair of worsted stockings,.....at...	4	6 per pair £
5 Pair of thread ditto.....	3	2
3 Pair of black silk ditto.....	14	0
6 Pair of milled hose.....	4	2
4 Pair of cotton ditto.....	7	6
2 Yards of fine flannel.....	1	8 per yard

£7 : 12 : 2

MERCERS'.

(²) Mr. Isaac Grant,

Bought of John Sims.

May 3, 18

	s.	d.
15 Yards of satin.....at...	9	6 per yard £
18 Yards of flowered silk.....	17	4
12 Yards of rich brocade.....	19	8
16 Yards of sarsenet.....	3	2
13 Yards of Genoa velvet.....	27	6
23 Yards of lutestring.....	6	3

£62 : 2 : 6

BILLS OF PARCELS.

45

LINEN DRAPERS'.

(³) Mr. Simon Surety,

Bought of Josiah Short.

June 4, 18

	£	s.	d.	
4 Yards of cambric.....at...	12	6		per yard £
12 Yards of muslin.....	8	3		
15 Yards of printed linen.....	5	4		
2 Dozen of napkins.....	2	3		each....
14 Ells of diaper.....	1	7		per ell..
35 Ells of dowlas.....	1	1	½	

 £17 : 4 : 6½

MILLINERS'.

(¹) Mrs. Bright,

Bought of Lucy Brown.

June 14, 18

	£	s.	d.	
18 Yards of fine lace.....at...	0	12	3	per yard £
5 Pair of fine kid gloves.....	0	2	2	per pair
12 Fans of French mounts.....	0	3	6	each.....
2 Fine lace tippets.....	3	3	0	
4 Dozen Irish lamb.....	0	1	3	per pair.
6 Sets of knots.....	0	2	6	per set..

 £23 : 11 : 4

WOOLLEN DRAPERS'.

(⁵) Mr. Thomas Sage,

Bought of Ellis Smith.

June 20, 18

	£	s.	d.	
17 Yards of fine serge.....at...	0	3	9	per yard £
18 Yards of drugget.....	0	9	0	
15 Yards of superfine scarlet.....	1	2	0	
16 Yards of black.....	0	18	0	
25 Yards of shalloon.....	0	1	9	
17 Yards of drab.....	0	17	6	

 £59 : 5 : 0

LEATHER-SELLERS'.

(⁶) Mr. Giles Harris,

Bought of Abel Smith.

July 1, 18

	s.	d.	
27 Calf Skins.....at...	3	9	per skin £
75 Sheep ditto.....	1	7	.....
36 Coloured ditto.....	1	8	.....
15 Buck ditto.....	11	6	.....
17 Russia Hides.....	10	7	.....
120 Lamb Skins.....	1	2½	.....

£38 : 17 : 5

GROCERS'

(⁷) Mr. Richard Groves,

Bought of Francis Elliot.

July 5, 18

	s.	d.	
25 lb. of lump sugar.....at...	0	6¼	per lb. £
2 loaves of double refined, } weight 15 lb.	0	11½	.....
14 lb. of rice.....	0	3	.....
28 lb. of Malaga raisins.....	0	5	.....
15 lb. of currants.....	0	5½	.....
7 lb. of black pepper.....	1	10	.....

£3 : 2 : 9½

CHEESEMONGERS'.

(⁸) Mr. Charles Cross,

Bought of Samuel Grant.

July 6, 18

	s.	d.	
8 lb. of Cambridge butter.....at...	0	6	per lb. £
17 lb. of new cheese.....	0	4	.....
½ Fir. of butter, wt. 28 lb.....	0	5½	.....
5 Cheshire cheeses, 127 lb.....	0	4	.....
2 Warwickshire ditto, 15 lb.....	0	3	.....
12 lb. of cream cheese.....	0	6	.....

£3 : 14 : 7

CORN-CHANDLERS'.

(⁹) Mr. Abraham Doyley,

Bought of Isaac Jones.

July 20, 18

	<i>d.</i>	
Tares, 19 bushels.....at...	1	10 per bushel £
Pease, 18 bushels.....	3	9½.....
Malt, 7 quarters.....	25	0 per quarter
Hops, 15 lb.....	1	5 per lb.....
Oats, 6 qrs.....	2	4 per bushel
Beans, 12 bushels.....	4	8.....

£23 : 7 : 4

REDUCTION

Is the bringing or reducing numbers of one denomination into other numbers of another denomination, retaining the same value, and is performed by multiplication and division.

First, All great names are brought into small, by multiplying with so many of the less as make one of the greater.

Secondly, All small names are brought into great, by dividing with so many of the less as make one of the greater.

A TABLE OF SUCH COINS AS ARE CURRENT IN ENGLAND.

	£	s.	d.
Guinea.....	1	1	0
Half ditto.....	0	10	6
Sovereign.....	1	0	0
Half ditto.....	0	10	0
Crown.....	0	5	0
Half ditto.....	0	2	6
Shilling.....	0	1	0

NOTE. There are several pieces which speak their own value; such as sixpence, fourpence, threepence, twopence, penny, halfpenny, farthing.

1. In £8, how many shillings and pence?

20

160 shillings.

12

1920

2. In £12, how many shillings, pence, and farthings?
Ans. 240s. 2880d. 11520 far
3. In 311520 farthings, how many pounds?
Ans. £324 : 10.
4. How many farthings are there in 21 guineas?
Ans. 21168.
5. In £17 : 5 : 3 $\frac{1}{4}$, how many farthings?
Ans. 16573.
6. In £25 : 14 : 1, how many shillings and pence?
Ans. 514s. 6169d.
7. In 17940 pence, how many crowns?
Ans. 299.
8. In 15 crowns, how many shillings and sixpences?
Ans. 75s. 150 sixpences.
9. In 57 half-crowns, how many pence and farthings?
Ans. 1710d. 6840 farthings.
10. In 52 crowns, as many half-crowns, shillings, and pence, how many farthings?
Ans. 21424.
11. How many pence, shillings, and pounds, are there in 17280 farthings?
Ans. 4320d. 360s. £18.
12. How many guineas in 21168 farthings?
Ans. 21 guineas.
13. In 16573 farthings, how many pounds?
Ans. £17 : 5 : 3 $\frac{1}{4}$.
14. In 6169 pence, how many shillings and pounds?
Ans. 514s. £25 : 14 : 1.
15. In 6840 farthings, how many pence and half-crowns?
Ans. 1710d. 57 half-crowns.
16. In 21424 farthings, how many crowns, half-crowns, shillings, and pence, and of each an equal number?
Ans. 52.
17. How many shillings, crowns, and pounds, in 60 guineas?
Ans. 1260s. 252 crowns, £63.
18. Reduce 76 moidores into shillings and pounds?
Ans. 2052s. £102 : 12.
19. Reduce £102 : 12 into shillings and moidores?
Ans. 2052s. 76 moidores.
20. How many shillings, half-crowns, and crowns, are there in £556, and of each an equal number?
Ans. 1308 each, and 2s. over.
21. In 1308 half-crowns, as many crowns and shillings, how many pounds?
Ans. £555 : 18.
22. Seven men brought £15 : 10 each into the mint, to be exchanged for guineas, how many must they have in all?
Ans. 103 guineas, 7s. over.

23. If 103 guineas and seven shillings are to be divided amongst seven men, how many pounds sterling is that each?

Ans. £15 : 10.

24. A certain person had 25 purses, and in each purse 12 guineas, a crown, and a moidore, how many pounds sterling had he in all?

Ans. £355.

25. A gentleman, in his will, left £50 to the poor, and ordered that $\frac{1}{3}$ should be given to ancient men, each to have 5s.— $\frac{1}{4}$ to poor women, each to have 2s. 6d.— $\frac{1}{5}$ to poor boys, each to have 1s.— $\frac{1}{6}$ to poor girls, each to have 9d. and the remainder to the person who distributed it. I demand how many of each sort there were, and what the person who distributed the money had for his trouble?

Ans. 66 men, 160 women, 200 boys, 222 girls,
£2 : 13 : 6 for the person's trouble.

TROY WEIGHT.

26. In 27 ounces of gold, how many grains?

Ans. 12960.

27. In 12960 grains of gold, how many ounces?

Ans. 27.

28. In 3 lb. 10 oz. 7 dwts. 5 gr. how many grains?

Ans. 22253.

29. In 8 ingots of silver, each weighing 7 lb. 4 oz. 17 dwts. 15 gr. how many ounces, pennyweights, and grains?

Ans. 711 oz. 14221 dwts. 341304 gr.

30. How many ingots, of 7 lb. 4 oz. 17 dwts. 15 gr. each, are there in 341304 grains?

Ans. 8 ingots.

31. Bought 7 ingots of silver, each containing 23 lb. 5 oz. 7 dwts. how many grains?

Ans. 945336.

32. A gentleman sent a tankard to his goldsmith, that weighed 50 oz. 8 dwts. and ordered him to make it into spoons, each to weigh 2 oz. 16 dwts. how many had he?

Ans. 13.

33. A gentleman delivered to a goldsmith 137 oz. 6 dwts. 9 gr. of silver, and ordered him to make it into tankards of 17 oz. 15 dwts. 10 gr. each; spoons of 21 oz. 11 dwts. 13 gr. per doz. salts of 3 oz. 10 dwts. each; and forks of 21 oz. 11 dwts. 13 gr. per doz. and for every tankard to have one salt, a dozen of spoons, and a dozen of forks; what is the number of each he must have?

Ans. 2 of each sort, 8 oz. 9 dwts. 9 gr. over.

AVOIRDUPOIS WEIGHT.

NOTE.—There are several sorts of silk which are weighed by a great pound of 24 oz. others by the common pound of 16 oz.; therefore,

To bring great pounds into common, multiply by 3, and divide by 2, or add one half.

To bring small pounds into great, multiply by 2, and divide by 3, or subtract one third.

Things bought and sold by the Tale.

12 Pieces or things make	1 Dozen.
12 Dozen.....	1 Gross.
12 Gross, or 144 doz.....	1 Great Gross.
24 Sheets.....	1 Quire.
20 Quires.....	1 Ream.
2 Reams.....	1 Bundle.
1 Dozen of Parchment..	12 Skins.
12 Skins.....	1 Roll.

34. In 14769 ounces how many cwt.?

Ans. 8 cwt. 0 qr. 27 lb. 1 oz.

35. Reduce 8 cwt. 0 qrs. 27 lb. 1 oz. into quarters, pounds, and ounces.

Ans. 32 qrs. 923 lb. 14769 oz.

36. Bought 32 bags of hops, each 2 cwt. 1 qr. 14 lb. and another of 150 lb. how many cwt. in the whole?

Ans. 77 cwt. 1 qr. 10 lb.

37. In 34 ton, 17 cwt. 1 qr. 19 lb. how many pounds?

Ans. 78111 lb.

38. In 517 great pounds, how many common pounds?

Ans. 820 lb. 8 oz.

39. In 27 cwt. of raisins, how many parcels of 18 lb. each?

Ans. 168.

40. In 9 cwt. 2 qrs. 14 lb. of indigo, how many pounds?

Ans. 1078 lb.

41. Bought 27 bags of hops, each 2 cwt. 1 qr. 15 lb. and one bag of 137 lb. how many cwt. in the whole?

Ans. 65 cwt. 2 qrs. 10 lb.

42. How many pounds in 27 hogsheads of tobacco, each weighing neat 84 cwt.?

Ans. 20160.

43. In 552 common pounds of silk, how many great pounds?

Ans. 368.

44. How many parcels of sugar of 16 lb. 2 oz. are there in 16 cwt. 1 qr. 15 lb.?

Ans. 113 parcels, and 12 lb. 14 oz. over.

EXAMPLES.

1. If 14 horses eat 56 bushels of oats in 16 days, how many bushels will be sufficient for 20 horses for 24 days?

<p>By two single rules.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: right;">hor.</td> <td style="width: 50%; text-align: left;">bu.</td> <td style="width: 50%; text-align: right;">hor.</td> <td style="width: 50%; text-align: left;">bu.</td> </tr> <tr> <td>1. As 14 .</td> <td>56 .</td> <td>20 .</td> <td>80</td> </tr> <tr> <td style="text-align: right;">days.</td> <td style="text-align: left;">bu.</td> <td style="text-align: right;">days.</td> <td style="text-align: left;">bu.</td> </tr> <tr> <td>2. As 16 .</td> <td>80 .</td> <td>24 .</td> <td>120</td> </tr> </table>	hor.	bu.	hor.	bu.	1. As 14 .	56 .	20 .	80	days.	bu.	days.	bu.	2. As 16 .	80 .	24 .	120	}	<p>or in one stating, worked thus :</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">hor.</td> <td style="width: 25%;">days.</td> <td style="width: 25%;">bu.</td> <td style="width: 25%;"></td> </tr> <tr> <td>14 .</td> <td>16 .</td> <td>56</td> <td>$56 \times 20 \times 24$</td> </tr> <tr> <td>20 .</td> <td>24 .</td> <td>—</td> <td>$\frac{\quad}{14 \times 16} = 120$</td> </tr> </table>	hor.	days.	bu.		14 .	16 .	56	$56 \times 20 \times 24$	20 .	24 .	—	$\frac{\quad}{14 \times 16} = 120$
hor.	bu.	hor.	bu.																											
1. As 14 .	56 .	20 .	80																											
days.	bu.	days.	bu.																											
2. As 16 .	80 .	24 .	120																											
hor.	days.	bu.																												
14 .	16 .	56	$56 \times 20 \times 24$																											
20 .	24 .	—	$\frac{\quad}{14 \times 16} = 120$																											

2. If 8 men in 14 days can mow 112 acres of grass, how many men must there be to mow 2000 acres in 10 days?

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: right;">acres.</td> <td style="width: 50%; text-align: left;">days.</td> <td style="width: 50%; text-align: right;">acres.</td> <td style="width: 50%; text-align: left;">days.</td> </tr> <tr> <td>1. As 112 .</td> <td>14 .</td> <td>2000 .</td> <td>250</td> </tr> <tr> <td style="text-align: right;">days.</td> <td style="text-align: left;">men.</td> <td style="text-align: right;">days.</td> <td style="text-align: left;">men.</td> </tr> <tr> <td>2. As 250 .</td> <td>8 .</td> <td>10 .</td> <td>200</td> </tr> </table>	acres.	days.	acres.	days.	1. As 112 .	14 .	2000 .	250	days.	men.	days.	men.	2. As 250 .	8 .	10 .	200	}	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: right;">men.</td> <td style="width: 50%; text-align: left;">days.</td> <td style="width: 50%; text-align: right;">acres.</td> <td style="width: 50%;"></td> </tr> <tr> <td>8 .</td> <td>14 .</td> <td>112 .</td> <td>$8 \times 14 \times 2000$</td> </tr> <tr> <td>— .</td> <td>10 .</td> <td>2000</td> <td>$\frac{\quad}{112 \times 10} = 200$</td> </tr> </table>	men.	days.	acres.		8 .	14 .	112 .	$8 \times 14 \times 2000$	— .	10 .	2000	$\frac{\quad}{112 \times 10} = 200$
acres.	days.	acres.	days.																											
1. As 112 .	14 .	2000 .	250																											
days.	men.	days.	men.																											
2. As 250 .	8 .	10 .	200																											
men.	days.	acres.																												
8 .	14 .	112 .	$8 \times 14 \times 2000$																											
— .	10 .	2000	$\frac{\quad}{112 \times 10} = 200$																											

3. If £100 in 12 months gain £6 interest, how much will £75 gain in 9 months?

Ans. £3 : 7 : 6.

4. If a carrier receives £2 : 2 for the carriage of 3 cwt. 150 miles, how much ought he to receive for the carriage of 7 cwt. 3 qrs. 14 lb. for 50 miles?

Ans. 1 : 16 : 9.

5. If a regiment of soldiers, consisting of 136 men, consume 351 quarters of wheat in 108 days, how many quarters of wheat will 11232 soldiers consume in 56 days?

Ans. 15031 qrs. 864 rem.

6. If 40 acres of grass be mowed by 8 men in 7 days, how many acres can be mowed by 24 men in 28 days?

Ans. 480.

7. If 40s. will pay 8 men for 5 days' work, how much will pay 32 men for 24 days' work?

Ans. £38 : 8.

8. If £100 in 12 months gain £6 interest, what principal will gain £3 : 7 : 6 in 9 months?

Ans. £75.

9. If a regiment, consisting of 939 soldiers, consume 351 qrs. of wheat in 168 days, how many soldiers will consume 1404 qrs. in 56 days?

Ans. 11268.

10. If a family consisting of 7 persons, drink out 2 kilderkins of beer in 12 days, how many kilderkins will another family of 14 persons drink out in 8 days?

Ans. 2 kil. 12 gal.

11. If the carriage of 60 cwt. 20 miles, cost £14 : 10, what weight can I have carried 30 miles for £5 : 8 : 9, at the same rate of carriage?

Ans. 15 cwt.

12. If 2 horses eat 8 bushels of oats in 16 days, how many horses will eat up 3000 quarters in 24 days?

Ans. 4000.

13. If £100 in 12 months gain £7 interest, what is the interest of £571 for 6 years?

Ans. £239 : 16 : 44, 20 rem.

14. If I pay 10s. for the carriage of 2 tons 6 miles, what must I pay for the carriage of 12 tons, 17 cwt. 17 miles?

Ans. £9 : 2 : 0½.

PRACTICE,

Is so called from the general use thereof by all persons concerned in trade and business.

All questions in this rule are performed by taking aliquot, or even parts, by which means many tedious reductions are avoided; the table of which is as follows:—

Of a Pound.	Of a shilling.	Of a Ton.	Of a Hundred.
s. d.	d	cwt.	qrs. lb.
10 : 0...is... $\frac{1}{2}$	6 .....is..... $\frac{1}{2}$	10 .....is..... $\frac{1}{2}$	2 or 56 is $\frac{1}{2}$
6 : 8..... $\frac{1}{3}$	4 $\frac{1}{3}$	5..... $\frac{1}{4}$	1 or 28..... $\frac{1}{4}$
5 : 0..... $\frac{1}{4}$	3 $\frac{1}{4}$	4..... $\frac{1}{5}$	14..... $\frac{1}{8}$
4 : 0..... $\frac{1}{5}$	2 $\frac{1}{6}$	2½..... $\frac{1}{8}$	Of a Quarter.
3 : 4..... $\frac{1}{6}$	1½..... $\frac{1}{8}$	2..... $\frac{1}{10}$	14 lb..... $\frac{1}{2}$
2 : 6..... $\frac{1}{8}$	1 $\frac{1}{12}$		7 $\frac{1}{4}$
2 : 0..... $\frac{1}{10}$			4 $\frac{1}{7}$
1 : 8..... $\frac{1}{12}$			3½..... $\frac{1}{8}$

RULE 1. When the price is less than a penny, divide by the aliquot parts that are in a penny; then by 12 and 20, it will be the answer.

(¹) $\frac{1}{4}$ is $\frac{1}{4}$ 5704 lb. at $\frac{1}{4}$

12)1426

2|0)11|8 : 10

Facit, £5 : 18 : 10

(²) 7695 at $\frac{1}{2}$

Facit, £16 : 0 : 7½

(³) 5470 at $\frac{1}{2}$

Facit, £11 : 7 : 11

(⁴) 6547 at $\frac{3}{4}$

Facit, £20 : 9 : 2¼

(⁵) 4573 at $\frac{3}{4}$

Facit, £14 : 5 : 9¾

RULE 2. When the price is less than a shilling, take the aliquot part or parts that are in a shilling, add them together, and divide by 20, as before.

(¹) is $\frac{1}{12}$ 7517 at 1d. 2|0)62|8 : 11 Facit, £31 : 8 : 11	(¹³) 3257 at 4d. Facit, £54 : 5 : 8.	(²⁸) 3714 at $7\frac{3}{4}$ d. Facit, £119 : 18 : $7\frac{1}{2}$.
(²) 1 is $\frac{1}{12}$ 3751 at $1\frac{1}{4}$ d. $\frac{1}{4}$ is $\frac{1}{4}$ 312 : 7 78 : $1\frac{3}{4}$ 2|0)39|0 : $8\frac{3}{4}$ Facit, £19 : 10 : $8\frac{3}{4}$.	(¹⁴) 2056 at $4\frac{1}{2}$ d. Facit, £36 : 8 : 2.	(²⁹) 2710 at 8d. Facit, £90 : 6 : 8.
(³) 54325 at $1\frac{1}{2}$ d. Facit, £339 : 10 : $7\frac{1}{2}$.	(¹⁵) 3752 at $4\frac{1}{2}$ d. Facit, £70 : 7 : 0.	(³⁰) 3514 at $8\frac{1}{4}$ d. Facit, £120 : 15 : $10\frac{1}{2}$.
(⁴) 6254 at $1\frac{3}{4}$ d. Facit, £45 : 12 : $0\frac{1}{2}$.	(¹⁶) 2107 at $4\frac{3}{4}$ d. Facit, £41 : 14 : $0\frac{1}{4}$.	(³¹) 2759 at $8\frac{1}{2}$ d. Facit, £97 : 14 : $3\frac{1}{2}$.
(⁵) 2351 at 2d. Facit, £19 : 11 : 10.	(¹⁷) 3210 at 5d. Facit, £66 : 17 : 6.	(³²) 9572 at $8\frac{3}{4}$ d. Facit, £359 : 8 : 4.
(⁶) 7210 at $2\frac{1}{4}$ d. Facit, £67 : 11 : $10\frac{1}{2}$.	(¹⁸) 2715 at $5\frac{1}{2}$ d. Facit, £59 : 7 : $9\frac{1}{4}$.	(³³) 5272 at 9d. Facit, £197 : 14 : 0.
(⁷) 2710 at $2\frac{1}{2}$ d. Facit, £28 : 4 : 7.	(¹⁹) 3120 at $5\frac{1}{2}$ d. Facit, £71 : 10 : 0.	(³⁴) 6325 at $9\frac{1}{4}$ d. Facit, £243 : 15 : $6\frac{1}{2}$.
(⁸) 3250 at $2\frac{3}{4}$ d. Facit, £37 : 4 : $9\frac{1}{2}$.	(²⁰) 7521 at $5\frac{3}{4}$ d. Facit, £180 : 3 : $9\frac{3}{4}$.	(³⁵) 7924 at $9\frac{1}{2}$ d. Facit, £313 : 13 : 2.
(⁹) 2715 at 3d. Facit, £33 : 18 : 9.	(²¹) 3271 at 6d. Facit, £81 : 15 : 6.	(³⁶) 2150 at $9\frac{3}{4}$ d. Facit, £87 : 6 : $10\frac{1}{2}$.
(¹⁰) 7062 at $3\frac{1}{4}$ d. Facit, £95 : 12 : $7\frac{1}{2}$.	(²²) 7914 at $6\frac{1}{4}$ d. Facit, £206 : 1 : $10\frac{1}{2}$.	(³⁷) 6325 at 10d. Facit, £263 : 10 : 10.
(¹¹) 2147 at $3\frac{1}{2}$ d. Facit, £31 : 6 : $2\frac{1}{2}$.	(²³) 3250 at $6\frac{1}{2}$ d. Facit, £88 : 0 : 5.	(³⁸) 5724 at $10\frac{1}{4}$ d. Facit, £244 : 9 : 3.
(¹²) 7000 at $3\frac{3}{4}$ d. Facit, £109 : 7 : 6.	(²⁴) 2708 at $6\frac{3}{4}$ d. Facit, £76 : 3 : 3.	(³⁹) 6327 at $10\frac{1}{4}$ d. Facit, £270 : 4 : $3\frac{3}{4}$.
	(²⁵) 3271 at 7d. Facit, £95 : 8 : 1.	(⁴⁰) 3254 at $10\frac{1}{2}$ d. Facit, £142 : 7 : 3.
	(²⁶) 3254 at $7\frac{1}{4}$ d. Facit, £98 : 5 : $11\frac{1}{2}$.	(⁴¹) 7291 at $10\frac{3}{4}$ d. Facit, £326 : 11 : $6\frac{1}{4}$.
	(²⁷) 2701 at $7\frac{1}{4}$ d. Facit, £84 : 8 : $1\frac{1}{2}$.	(⁴²) 3256 at 11d. Facit, £149 : 4 : 8.

(⁴³) 7254 at $11\frac{1}{4}$ d. | (⁴⁴) 3754 at $11\frac{1}{2}$ d. | (⁴⁵) 7972 at $11\frac{3}{4}$ d.
 Facit, £340 : 0 : $7\frac{1}{2}$. | Facit, £179 : 17 : 7. | Facit, 390 : 5 : 11.

RULE 3. When the price is more than one shilling, and less than two, take the part or parts, with so much of the given price as is more than a shilling, which add to the given quantity, and divide by 20, it will give the answer.

(¹) $\frac{1}{4} \frac{1}{8}$ 2106 at $12\frac{1}{4}$ d. 43 : $10\frac{1}{2}$ <hr/> 2|0)214|9 : $10\frac{1}{2}$ <hr/> Facit, £107 : 9 : $10\frac{1}{2}$.	(²) $\frac{1}{2} \frac{1}{4}$ 3715 at $12\frac{1}{2}$ d. 154 : $9\frac{1}{2}$ <hr/> 2|0)386|9 : $9\frac{1}{2}$ <hr/> Facit, £193 : 9 : $9\frac{1}{2}$.	(³) 2712 at $12\frac{3}{4}$ d. Facit, £144 : 1 : 6.
(⁵) 3215 at 1s. $1\frac{1}{4}$ d. Facit, £177 : 9 : $10\frac{3}{4}$.	(¹⁵) 3254 at 1s. $3\frac{3}{4}$ d. Facit, £213 : 10 : $10\frac{1}{2}$.	(²⁵) 7103 at 1s. $6\frac{1}{4}$ d. Facit, £540 : 2 : $5\frac{3}{4}$.
(⁶) 2790 at 1s. $1\frac{1}{2}$ d. Facit, £156 : 18 : 9.	(¹⁶) 2915 at 1s. 4d. Facit, £194 : 6 : 8.	(²⁶) 3254 at 1s. $6\frac{1}{2}$ d. Facit, £250 : 16 : 7.
(⁷) 7904 at 1s. $1\frac{3}{4}$ d. Facit, £452 : 16 : 8.	(¹⁷) 3270 at 1s. $4\frac{1}{4}$ d. Facit, £221 : 8 : $1\frac{1}{2}$.	(²⁷) 7925 at 1s. $6\frac{3}{4}$ d. Facit, £619 : 2 : $9\frac{3}{4}$.
(⁸) 3750 at 1s. 2d. Facit, £218 : 15 : 0.	(¹⁸) 7059 at 1s. $4\frac{1}{2}$ d. Facit, £485 : 6 : $1\frac{1}{2}$.	(²⁸) 9271 at 1s. 7d. Facit, £733 : 19 : 1.
(⁹) 3291 at 1s. $2\frac{1}{4}$ d. Facit, £195 : 8 : $0\frac{3}{4}$.	(¹⁹) 2750 at 1s. $4\frac{3}{4}$ d. Facit, £191 : 18 : $6\frac{1}{2}$.	(²⁹) 7210 at 1s. $7\frac{1}{4}$ d. Facit, £578 : 6 : $0\frac{1}{2}$.
(¹⁰) 9254 at 1s. $2\frac{1}{2}$ d. Facit, £559 : 1 : 11.	(²⁰) 3725 at 1s. 5d. Facit, £263 : 17 : 1.	(³⁰) 2310 at 1s. $7\frac{1}{2}$ d. Facit, £187 : 13 : 9.
(¹¹) 7250 at 1s. $2\frac{3}{4}$ d. Facit, £445 : 11 : $5\frac{1}{2}$.	(²¹) 7250 at 1s. $5\frac{1}{4}$ d. Facit, £521 : 1 : $10\frac{1}{2}$.	(³¹) 2504 at 1s. $7\frac{3}{4}$ d. Facit, £206 : 1 : 2.
(¹²) 7591 at 1s. 3d. Facit, £474 : 8 : 9.	(²²) 2597 at 1s. $5\frac{1}{2}$ d. Facit, £189 : 7 : $3\frac{1}{2}$.	(³²) 7152 at 1s. 8d. Facit, £596 : 0 : 0.
(¹³) 6325 at 1s. $3\frac{1}{4}$ d. Facit, £401 : 18 : $0\frac{1}{4}$.	(²³) 7210 at 1s. $5\frac{3}{4}$ d. Facit, £533 : 4 : $9\frac{1}{2}$.	(³³) 2905 at 1s. $8\frac{1}{4}$ d. Facit, £245 : 2 : $2\frac{1}{4}$.
(¹⁴) 5271 at 1s. $3\frac{1}{2}$ d. Facit, £340 : 8 : $4\frac{1}{2}$.	(²⁴) 7524 at 1s. 6d. Facit, £564 : 6 : 0.	(³⁴) 7104 at 1s. $8\frac{1}{2}$ d. Facit, £606 : 16 : 0.

(³⁵) 1004 at 1s. 8 $\frac{3}{4}$ d. Facit, £86 : 16 : 1.	(⁴⁰) 1071 at 1s. 10d. Facit, £98 : 3 : 6.	(⁴⁵) 2105 at 1s. 11 $\frac{1}{4}$ d. Facit, £203 : 18 : 5 $\frac{1}{4}$.
(³⁶) 2104 at 1s. 9d. Facit, £184 : 2 : 0.	(⁴¹) 5200 at 1s. 10 $\frac{1}{4}$ d. Facit, £482 : 1 : 8.	(⁴⁶) 1006 at 1s. 11 $\frac{1}{2}$ d. Facit, £98 : 10 : 1.
(³⁷) 2571 at 1s. 9 $\frac{1}{4}$ d. Facit, £227 : 12 : 9 $\frac{3}{4}$.	(⁴²) 2117 at 1s. 10 $\frac{1}{2}$ d. Facit, £198 : 9 : 4 $\frac{1}{2}$.	(⁴⁷) 2705 at 1s. 11 $\frac{3}{4}$ d. Facit, 267 : 13 : 7 $\frac{3}{4}$.
(³⁸) 2104 at 1s. 9 $\frac{1}{2}$ d. Facit, £188 : 9 : 8.	(⁴³) 1007 at 1s. 10 $\frac{3}{4}$ d. Facit, £95 : 9 : 1 $\frac{1}{4}$.	(⁴⁸) 5000 at 1s. 11 $\frac{1}{2}$ d. Facit, £489 : 11 : 8.
(³⁹) 7506 at 1s. 9 $\frac{3}{4}$ d. Facit, £680 : 4 : 7 $\frac{1}{2}$.	(⁴⁴) 5000 at 1s. 11d. Facit, £479 : 3 : 4.	(⁴⁹) 4000 at 1s. 11 $\frac{3}{4}$ d. Facit, £395 : 16 : 8.

RULE 4. When the price consists of any even number of shillings under 20, multiply the given quantity by half the price, doubling the first figure of the product for shillings, and the rest of the product will be pounds.

(¹) 2750 at 2s. Facit, £275 : 0 : 0.	(⁵) 2102 at 10s. Facit, £1051 : 0 : 0.	(⁹) 1075 at 16s. Facit, £860 : 0 : 0.
(²) 3254 at 4s. Facit, £650 : 16 : 0.	(⁶) 2101 at 12s. Facit, £1260 : 12 : 0.	(¹⁰) 1621 at 18s. Facit, £1458 : 18 : 0.
(³) 2710 at 6s. Facit, £813 : 0 : 0.	(⁷) 5271 at 14s. Facit, £3689 : 14 : 0.	NOTE. When the price is 10s. take half of the quantity, and if any remains, it is 10s.
(⁴) 1572 at 8s. Facit, £628 : 16 : 0.	(⁸) 3123 at 16s. Facit, £2498 : 8 : 0.	

RULE 5. When the price consists of odd shillings, multiply the given quantity by the price, and divide by 20, the quotient will be the answer.

(¹) 2703 at 1s. Facit, £135 : 3 : 0.	(²) 3270 at 3s. 3 — 2 0)981 0 — Facit, £490 : 10 : 0.	(³) 3271 at 5s. Facit, £817 : 15 : 0.
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(⁴) 2715 at 7s.
Facit, £950 : 5 : 0.

(⁵) 3214 at 9s.
Facit, £1446 : 6 : 0.

(⁶) 2710 at 11s.
Facit, £1490 : 10 : 0.

(⁷) 3179 at 13s.
Facit, £2066 : 7 : 0.

(⁸) 2150 at 15s.
Facit, £1612 : 10 : 0.

(⁹) 3142 at 17s.
Facit, £2670 : 14 : 0.

(¹⁰) 2150 at 19s.
Facit, £2042 : 10 : 0.

(¹¹) 7157 at 19s.
Facit, £6799 : 3 : 0.

NOTE. When the price is 5s., divide the quantity by 4, and if any remain, it is 5s.

RULE 6. When the price is shillings and pence, and they the aliquot part of a pound, divide by the aliquot part, and it will give the answer at once; but if they are not an aliquot part, then multiply the quantity by the shillings, and take parts for the rest, add them together, and divide by 20.

s. d.					(⁸) 7514 at 4s. 7d. Facit, £1721 : 19 : 2.
6 : 8	$\frac{1}{3}$	(¹) 2710 at 6s. 8d. Facit, £903 : 6 : 8.			(⁹) 2517 at 5s. 3d. Facit, £660 : 14 : 3.
		(²) 3150 at 3s. 4d. Facit, £525 : 0 : 0.			(¹⁰) 2547 at 7s. 3½d. Facit, £928 : 11 : 10½.
		(³) 2715 at 2s. 6d. Facit, £339 : 7 : 6.			(¹¹) 3271 at 5s. 9¼d. Facit, £943 : 16 : 4¾.
		(⁴) 7150 at 1s. 8d. Facit, £595 : 16 : 8.			(¹²) 2103 at 15s. 4½d. Facit, £1616 : 13 : 7½.
		(⁵) 3215 at 1s. 4d. Facit, £214 : 6 : 8.			(¹³) 7152 at 17s. 6¾d. Facit, £6280 : 7 : 0.
		(⁶) 7211 at 1s. 3d. Facit, £450 : 13 : 9.			(¹⁴) 2510 at 14 : 7¼d. Facit, £1832 : 16 : 5½.
d.	$\frac{1}{6}$	(⁷) 2710 at 3s. 2d. 3			(¹⁵) 3715 at 9s. 4½d. Facit, £1741 : 8 : 1½.
2		8130 451 : 8			(¹⁶) 2572 at 13 : 7½d. Facit, £1752 : 3 : 6.
20		8581 : 8 Facit, £429 : 1 : 8.			(¹⁷) 7251 at 14s. 8¼d. Facit, £5324 : 19 : 0¾.

(¹⁸) 3210 at 15s. 7 $\frac{3}{4}$ d.
Facit, £2511 . 3 . 1 $\frac{1}{2}$.

(¹⁹) 2710 at 19s. 2 $\frac{1}{2}$ d.
Facit, £2602 . 14 . 7.

RULE 7. 1st, When the price is pounds and shillings, multiply the quantity by the pounds, and proceed with the shillings, if they are even, as the fourth rule; if odd, take the aliquot parts, add them together, the sum will be the answer.

2dly, When pounds, shillings, and pence, and the shillings and pence the aliquot parts of a pound, multiply the quantity by the pounds, and take parts for the rest.

3dly, When the price is pounds, shillings, pence, and farthings, and the shillings and pence are not the aliquot parts of a pound reduce the pounds and shillings into shillings, multiply the quantity by the shillings, take parts for the rest, add them together, and divide by 20.

NOTE. When the given quantity consists of no more than three figures, proceed as in Compound Multiplication.

4	$\frac{1}{5}$	(¹) 7215 at £7 . 4 . 0	6	$\frac{1}{2}$	(⁵) 2710 at £2 . 3 . 7 $\frac{1}{2}$.
		7			43
		<hr/>			<hr/>
		50505			116530
		1443			1355
		<hr/>			338 . 9
		£51948			<hr/>
		<hr/>			11822|3 . 9
d.					Facit, £5911 . 3 . 9.
2 . 6	$\frac{1}{3}$	(²) 2104 at £5 . 3 . 0			<hr/>
		5			(⁶) 3215 at £1 . 17 . 0.
		<hr/>			Facit, £5947 . 15 . 0.
		10520			<hr/>
		263			(⁷) 2107 at £1 . 13 . 0.
		52 . 12			Facit, £3476 . 11 . 0.
		<hr/>			<hr/>
		£10835 . 12			(⁸) 3215 at £4 . 6 . 8.
		<hr/>			Facit, £13931 . 13 . 4.
		(³) 2107 at £2 . 8 . 0.			<hr/>
		Facit, £5056 . 16 . 0.			(⁹) 2154 at £7 . 1 . 3.
		<hr/>			Facit, £15212 . 12 . 6.
		(⁴) 7156 at £5 . 6 . 0.			
		Facit, £37926 . 16 . 0.			

(¹⁰) 2701 at £2. 3. 4.	(¹⁵) 142 at £1.15.2 $\frac{3}{4}$.
Facit, £5852. 3. 4.	Facit, £250. 2. 6 $\frac{1}{2}$.
(¹¹) 2715 at £1.17.2 $\frac{1}{2}$.	(¹⁶) 95 at £15.14.7 $\frac{1}{4}$.
Facit, £5051. 0. 7 $\frac{1}{2}$.	Facit, £1494. 7. 4 $\frac{3}{4}$.
(¹²) 2157 at £3.15.2 $\frac{1}{4}$.	(¹⁷) 37 at £1. 19.5 $\frac{3}{4}$.
Facit, £8108. 19. 5 $\frac{1}{4}$.	Facit, £73. 0. 8 $\frac{3}{4}$.
(¹³) 3210 at £1.18.6 $\frac{3}{4}$.	(¹⁸) 2175 at £2.15.4 $\frac{1}{2}$.
Facit, £6189. 5. 7 $\frac{1}{2}$.	Facit, £6022. 0. 7 $\frac{1}{2}$.
(¹⁴) 2157 at £2.7.4 $\frac{1}{2}$.	(¹⁹) 2150 at £17.16.1 $\frac{1}{2}$.
Facit, £5109. 7. 10 $\frac{1}{2}$.	Facit, £38283. 8. 9.

RULE 8. When the price and quantity given are of several denominations, multiply the price by the integers, and take parts with the parts of the integers for the rest.

1. At £3.17.6 per cwt., what is the value of 25 cwt. 2 qrs. 14 lb. of tobacco ?

25	$\frac{1}{2}$	£3.17.6
		5×5=25
		19. 7.6
		5
lb.		96.17.6
14	$\frac{1}{4}$	1.18.9
		9.8 $\frac{1}{4}$
		99.5.11 $\frac{1}{4}$

2. At £1. 4. 9 per cwt., what comes 17 cwt. 1 qr. 17 lb. of cheese to ?

Ans. £21. 10. 8.

3. Sold 85 cwt. 1 qr. 10 lb. of cheese, at £1. 7. 8 per cwt., what does it come to ?

Ans. £118. 1. 0 $\frac{1}{4}$.

4. Hops at £4. 5. 8 per cwt., what must be given for 72 cwt. 1 qr. 18 lb. ?

Ans. £310. 3. 2.

5. At £1. 1. 4 per cwt., what is the value of 27 cwt. 2 qrs. 15 lb. of Malaga raisins ?

Ans. £29. 9. 6 $\frac{1}{4}$.

6. Bought 78 cwt. 3 qrs. 12 lb. of currants, at £2. 17. 9 per cwt., what did I give for the whole ?

Ans. £227. 14.

7. Sold 56 cwt. 1 qr. 17 lb. of sugar, at £2 : 15 : 9 the cwt., what does it come to? *Ans.* £157 : 4 : 4 $\frac{1}{4}$.

8. Tobacco at £3 : 17 : 10 the cwt., what is the worth of 97 cwt. 15 lb.? *Ans.* £378 : 0 : 3.

9. At £4 : 11 : 6 the cwt., what is the value of 37 cwt. 2 qrs. 13 lb. of double refined sugar? *Ans.* £177 : 14 : 8 $\frac{1}{2}$.

10. Bought sugar at £3 : 14 : 6 the cwt., what did I give for 15 cwt. 1 qr. 10 lb.? *Ans.* £57 : 2 : 9.

11. At £4 : 15 : 4 the cwt., the value of 172 cwt. 3 qrs. 12 lb. of tobacco is required? *Ans.* £823 : 19 : 0 $\frac{1}{4}$.

12. Soap at £3 : 11 : 6 the cwt., what is the value of 53 cwt. 17 lb.? *Ans.* £190 : 0 : 4.

TARE AND TRET.

The allowances usually made in this Weight, are Tare, Tret, and Cloff.

Tare is an allowance made to the buyer for the weight of the box, barrel, bag, &c., which contains the goods bought, and is either

At so much per box, bag, barrel, &c.

At so much per cwt., or

At so much in the gross weight.

Tret is an allowance of 4 lb. in every 104 lb. for waste, dust, &c., made by the merchant to the buyer.

Cloff is an allowance of 2 lb. to the citizens of London, on every draught above 3 cwt. on some sort of goods.

Gross weight is the whole weight of any sort of goods, and that which contains it.

Suttle is when part of the allowance is deducted from the gross.

Neat is the pure weight, when all allowances are deducted.

RULE 1. When the tare is at so much per bag, barrel, &c., multiply the number of bags, barrels, &c. by the tare, and subtract the product from the gross, the remainder is neat.

NOTE. To reduce Pounds into Gallons, multiply by 2, and divide by 15.

1. In 7 frails of raisins, each weighing 5 cwt. 2 qrs. 5 lb. gross, tare at 23 lb. per frail, how much neat weight?

Ans. 37 cwt. 1 qr. 14 lb.

23	5 . 2 . 5	or, 5 . 2 . 5
7	7	23
<hr/> 4		
28)161(5	38 . 3 . 7 = gross	5 . 1 . 10
140	1 . 1 . 21 = tare	7
<hr/> 21		
1 . 1	37 . 1 . 14 = neat	37 . 1 . 14
<hr/> 21		

2. What is the neat weight of 25 hogsheads of tobacco, weighing gross 163 cwt. 2 qrs. 15 lb., tare 100 lb. per hogshead?

Ans. 141 cwt. 1 qr. 7 lb.

3. In 16 bags of pepper, each 85 lb. 4 oz. gross, tare per bag 3 lb. 5 oz. how many pounds neat?

Ans. 1311.

RULE 2. When the tare is at so much in the whole gross weight, subtract the given tare from the gross, the remainder is neat.

4. What is the neat weight of 5 hogsheads of tobacco, weighing gross 75 cwt. 1 qr. 14 lb., tare in the whole 752 lb.?

Ans. 68 cwt. 2 qrs. 18 lb.

5. In 75 barrels of figs, each 2 qrs. 27 lb. gross, tare in the whole 597 lb. how much neat weight?

Ans. 50 cwt. 1 qr.

RULE 3. When the tare is at so much per cwt., divide the gross weight by the aliquot parts of a cwt., which subtract from the gross, the remainder is neat.

NOTE. 7 lb. is $\frac{1}{6}$, 8 lb. is $\frac{1}{4}$, 14 lb. is $\frac{1}{8}$, 16 lb. is $\frac{1}{5}$.

6. What is the neat weight of 18 butts of currants, each 8 cwt. 2 qrs. 5 lb., tare at 14 lb. per cwt.?

8 . 2 . 5
9 × 2 = 18
<hr/> 76 . 3 . 17
2
<hr/> 4 = $\frac{1}{5}$ 153 . 3 . 6
19 . 0 . 25 $\frac{1}{4}$
<hr/> 134 . 2 . 8 $\frac{1}{4}$
<hr/>

7. In 25 barrels of figs, each 2 cwt. 1 qr. gross, tare per cwt. 16 lb., how much neat weight?

Ans. 48 cwt. 0 qr. 24 lb.

8. What is the neat weight of 9 hogsheads of nutmegs, each weighing gross 8 cwt. 3 qrs. 14 lb., tare 16 lb. per cwt.?

Ans. 68 cwt. 1 qr. 24 lb.

RULE 4. When tret is allowed with tare, divide the poundsuttle by 26, the quotient is the tret, which subtract from theuttle, the remainder is neat.

9. In 1 butt of currants, weighing 12 cwt. 2 qrs. 24 lb. gross, tare 14 lb. per cwt., tret 4 lb. per 104 lb., how many pounds neat?

$$\begin{array}{r}
 12 \text{ . } 2 \text{ . } 24 \\
 4 \\
 \hline
 50 \\
 28 \\
 \hline
 14 = \frac{1}{4} \text{ } 1424 \text{ gross.} \\
 178 \text{ tare.} \\
 \hline
 26 \text{) } 1246 \text{ suttle.} \\
 47 \text{ tret.} \\
 \hline
 1199 \text{ neat.} \\
 \hline
 \end{array}$$

10. In 7 cwt. 3 qrs. 27 lb. gross, tare 36 lb., tret 4 lb. per 104 lb., how many pounds neat?

Ans. 826 lb.

11. In 152 cwt. 1 qr. 3 lb. gross, tare 10 lb. per cwt., tret 4 lb. per 104 lb., how much neat weight?

Ans. 133 cwt. 1 qr. 12 lb.

RULE 5. When cloff is allowed, multiply the cwt. suttle by 2, divide the product by 3, the quotient will be the pounds cloff, which subtract from the suttle, the remainder will be neat.

12. What is the neat weight of 3 hogsheads of tobacco, weighing 15 cwt. 3 qrs. 20 lb. gross, tare 7 lb. per cwt., tret 4 lb. per 104 lb., cloff 2 lb. for 3 cwt.?

Ans. 14 cwt. 1 qr. 3 lb.

INTEREST.

$$7 = \frac{1}{16} \cdot 15 \cdot 3 \cdot 20 \text{ gross.} \\ 3 \cdot 27\frac{1}{2} \text{ tare.}$$

$$26) 14 \cdot 3 \cdot 20\frac{1}{2} \text{ suttle.} \\ 2 \cdot 8 \text{ tret.}$$

$$14 \cdot 1 \cdot 12\frac{1}{2} \text{ suttle.} \\ 9\frac{1}{2} \text{ cloff.}$$

$$14 \cdot 1 \cdot 3$$

13. In 7 hogsheads of tobacco, each weighing gross 5 cwt. 2 qrs. 7 lb., tare 8 lb. per cwt., tret 4 lb. per 104 lb., cloff 2 lb. per 3 cwt., how much neat weight?
Ans. 34 cwt. 2 qrs. 8 lb.

SIMPLE INTEREST,

Is the Profit allowed in lending or forbearance of any sum of money for a determined space of time.

The Principal is the money lent, for which interest is to be received.

The rate per cent. is a certain sum agreed on between the Borrower and the Lender, to be paid for every £100 for the use of the principal 12 months.

The Amount is the principal and interest added together.

Interest is also applied to Commission, Brokage, Purchasing of Stocks, and Insurance, and are calculated by the same rules.

To find the Interest of any Sum of Money for a Year.

RULE 1. Multiply the Principal by the Rate per cent., that Product divided by 100, will give the interest required.

For several Years.

2. Multiply the interest of one year by the number of years given in the question, and the product will be the answer.

3. If there be parts of a year, as months, weeks, or days, work for the months by the aliquot parts of a year, and for the weeks and days by the Rule of Three Direct.

EXAMPLES.

1. What is the interest of £375 for a year, at 5 per cent. per annum?

$$\begin{array}{r} 5 \\ \hline 18 \overline{) 75} \\ \underline{20} \\ 15 \overline{) 00} \end{array} \quad \text{Ans. } £18 \cdot 15 \cdot 0.$$

2. What is the interest of £268 for 1 year, at 4 per cent. per annum?

$$\text{Ans. } £10 \cdot 14 \cdot 4\frac{3}{4}.$$

3. What is the interest of £945 . 10. for a year, at 4 per cent. per annum?

$$\text{Ans. } 37 \cdot 16 \cdot 4\frac{3}{4}.$$

4. What is the interest of £547 . 15, at 5 per cent. per annum, for 3 years?
Ans. £82 . 3 . 3.
5. What is the interest of £254 . 17 . 6, for 5 years, at 4 per cent. per annum?
Ans. £50 . 19 . 6.
6. What is the interest of £556 . 13 . 4, at 5 per cent. per annum, for 5 years?
Ans. £139 . 3 . 4.
7. My correspondent writes me word, that he has bought goods to the amount of £754 . 16 on my account, what does his commission come to at $2\frac{1}{2}$ per cent.?
Ans. £18 . 17 . 4 $\frac{1}{2}$.
8. If I allow my factor $3\frac{1}{2}$ per cent. for commission, what may he demand on the laying out £876 . 5 . 10?
Ans. £32 . 17 . 2 $\frac{1}{2}$.
9. At $110\frac{1}{4}$ per cent., what is the purchase of £2054 . 16. South Sea Stock?
Ans. £2265 . 8 . 4.
10. At $104\frac{3}{8}$ per cent. South Sea annuities, what is the purchase of 1797 . 14?
Ans. £1876 . 6 . 11 $\frac{1}{4}$.
11. At $96\frac{3}{4}$ per cent., what is the purchase of £577 . 19 Bank annuities?
Ans. £559 . 3 . 3 $\frac{1}{4}$.
12. At $124\frac{5}{8}$ per cent., what is the purchase of £758 . 17 . 10, India Stock?
Ans. £945 . 15 . 4 $\frac{1}{4}$.

BROKAGE,

Is an allowance to brokers, for helping merchants or factors to persons, to buy or sell them goods.

RULE. Divide the sum given by 100, and take parts from the quotient with the rate per cent.

13. If I employ a broker to sell goods for me, to the value of £2575 . 17 . 6, what is the brokerage at 4s. per cent.?

$$\begin{array}{r} 2575 \text{ . } 17 \text{ . } 6 \\ 20 \end{array}$$

$$\begin{array}{r} 15 \overline{) 17} \\ 12 \end{array}$$

$$2 \overline{) 10}$$

$$4s. = \frac{1}{5} 25 \text{ . } 15 \text{ . } 2$$

$$\text{Ans. } \underline{\underline{£5 \text{ . } 3 \text{ . } 0\frac{1}{4}}}$$

14. When a broker sells goods to the amount of £7105 . 5 . 10, what may he demand for brokerage, if he is allowed 5s. 6d. per cent.?

$$\text{Ans. } £19 \text{ . } 10 \text{ . } 9\frac{1}{4}.$$

15. If a broker is employed to buy a quantity of goods, to the value of £975 . 6 . 4, what is the brokerage, at 6s. 6d. per cent.?

$$\text{Ans. } £3 \text{ . } 3 \text{ . } 4\frac{1}{2}.$$

16. What is the interest of £547 . 2 . 4, for $5\frac{1}{2}$ years, at 4 per cent. per annum?

$$\text{Ans. } £120 \text{ . } 7 \text{ . } 3\frac{1}{2}.$$

17. What is the interest of £257 . 5 . 1, at 4 per cent., for a year and three quarters?

$$\text{Ans. } £18 \text{ . } 0 \text{ . } 1\frac{1}{2}.$$

18. What is the interest of £479 . 5 for $5\frac{1}{4}$ years, at 5 per cent. per annum?

$$\text{Ans. } £125 \text{ . } 16 \text{ . } 0\frac{1}{4}.$$

19. What is the interest of £576 : 2 : 7 for $7\frac{1}{4}$ years, at $4\frac{1}{2}$ per cent. per annum?

Ans. £187 : 19 : $1\frac{1}{2}$.

20. What is the interest of £279 : 13 : 8 at $5\frac{1}{4}$ per cent. per annum, for $3\frac{1}{2}$ years?

Ans. £51 : 7 10.

When the interest is required for any number of Weeks.

RULE. As 52 weeks are to the Interest of the given sum for a year, so are the weeks given for the interest required.

21. What is the interest of £259 : 13 : 5 for 20 weeks, at 5 per cent. per annum?

Ans. £4 : 19 $10\frac{1}{4}$.

22. What is the amount of £375 : 6 : 1 for 12 weeks, at $4\frac{1}{2}$ per cent. per annum?

Ans. £379 : 4 : $0\frac{1}{4}$.

When the Interest is for any number of days.

RULE. As 365 days are to the interest of the given sum for a year, so are the days given to the interest required.

23. At $5\frac{1}{2}$ per cent. per annum, what is the interest of £985 . 2 . 7 for 5 years, 127 days?

Ans. £289 . 15 . 3.

24. What is the interest of £2726 . 1 . 4 at $4\frac{1}{2}$ per cent. per annum, for three years, 154 days?

Ans. £419 . 15 . $6\frac{1}{4}$.

When the Amount, Time, and Rate per cent. are given to find the Principal.

RULE. As the amount of £100 at the rate and time given : is to £100 : : so is the amount given : to the principal required.

25. What principal being put to interest, will amount to £402 10 in 5 years, at 3 per cent. per annum?

$$3 \times 5 + 100 = £115 . 100 . . 402 . 10$$

$$\begin{array}{r} 20 \\ \hline 2300 \end{array} \qquad \begin{array}{r} 20 \\ \hline 8050 \\ 100 \end{array}$$

23|00)8050|00 (£350 Ans.

26. What principal being put to interest for 9 years, will amount to £734 : 8, at 4 per cent. per annum?

Ans. £540.

27. What principal being put to interest for 7 years, at 5 per cent. per annum, will amount to £334 : 16?

Ans. £248.

When the principal, Rate per cent., and Amount are given, to find the Time.

RULE. As the interest of the principal for 1 year : is to 1 year :: so is the whole interest : to the time required.

28. In what time will £350 amount to £402 : 10, at 3 per cent. per annum?

$\begin{array}{r} 350 \\ 3 \\ \hline 10|50 \\ 20 \\ \hline 10|00 \end{array}$	$\begin{array}{r} \text{As } 10.10 : 1 :: 52.10 : 5 \\ 20 \qquad 20 \\ \hline 210 \quad 21|0105|0(5 \text{ years.} \\ 105 \end{array}$	$\begin{array}{r} \text{Ans. } 402.10 \\ 350.0 \\ \hline 52.10 \end{array}$
---	--	---

29. In what time will £540 amount to £734 : 8, at 4 per cent. per annum?

Ans. 9 years.

30. In what time will £248 amount to £334 : 16, at 5 per cent. per annum?

Ans. 7 years.

When the Principal, Amount, and Time, are given, to find the Rate per cent.

RULE. As the principal : is to the interest for the whole time :: so is £100 : to the interest for the same time. Divide that interest by the time, and the quotient will be the rate per cent.

31. At what rate per cent. will £350 amount to £402 : 10 in 5 years' time?

$\begin{array}{r} 350 \\ \hline 52.10 \end{array}$	$\begin{array}{r} \text{As } 350 : 52.10 :: 100 : £15 \\ 20 \\ \hline 1050 \\ 100 \end{array}$
--	--

$$35|010500|0(300s. = £15 \div 5 = 3 \text{ per cent.}$$

32. At what rate per cent. will £248 amount to £334 : 16 in 7 years' time?

Ans. 5 per cent.

33. At what rate per cent. will £540 amount to £734 : 8 in 9 years' time ? Ans. 4 per cent.

COMPOUND INTEREST,

Is that which arises both from the principal and interest; that is, when the interest on money becomes due, and not paid, the same interest is allowed on that interest unpaid, as was on the principal before.

RULE 1. Find the first year's interest, which add to the principal; then find the interest of that sum, which add as before, and so on for the number of years.

2. Subtract the given sum from the last amount, and it will give the compound interest required.

EXAMPLES.

1. What is the compound interest of £500 forborne 3 years, at 5 per cent. per annum ?

$$\begin{array}{r}
 500 \quad 500 \\
 \underline{5 \quad 25} \\
 25|00 \quad 525 = \text{1st year.} \\
 \underline{5} \\
 26|25 \\
 \underline{20} \\
 5|00
 \end{array}$$

$$\begin{array}{r}
 525 \\
 \underline{26 \dots 5} \\
 551 \dots 5 = \text{2d year.} \\
 \underline{5} \\
 27|56 \dots 5 \quad 551 \dots 5 \\
 \underline{20} \quad 27 \dots 11 \dots 3 \\
 11|25 \quad 578 \dots 16 \dots 3 = \text{3d year.} \\
 \underline{12} \quad 500 \quad \text{prin. sub.} \\
 3|00 \quad 78 \dots 16 \dots 3 = \text{interest for 3 years.}
 \end{array}$$

2. What is the amount of £400 forborne $3\frac{1}{2}$ years, at 6 per cent. per annum, compound interest ?

Ans. £490 : 13 : $11\frac{1}{4}$.

3. What will £650 amount to in 5 years, at 5 per cent. per annum, compound interest ?

Ans. £829 : 11 : $7\frac{1}{2}$.

4. What is the amount of £550 : 10 for 3 years and 6 months at 6 per cent. per annum, compound interest ?

Ans. £675 : 6 : 5.

5. What is the compound interest of £764 for 4 years and months, at 6 per cent. per annum ?

Ans. £243 : 18 : 8.

6. What is the compound interest of £57 : 10 : 6 for 5 years 7 months, and 15 days, at 5 per cent per annum ?

Ans. £18 : 3 : $8\frac{1}{4}$.

7. What is the compound interest of £259 : 10 for 3 years, 9 months, and 10 days, at $4\frac{1}{2}$ per cent. per annum?

Ans. £46 : 19 : $10\frac{1}{2}$.

REBATE OR DISCOUNT,

Is the abating of so much money on a debt, to be received before it is due, as that money, if put to interest, would gain in the same time, and at the same rate. As £100 present money would discharge a debt of £105, to be paid a year to come, rebate being made at 5 per cent.

RULE. As £100 with the interest for the time given : is to that interest : : so is the sum given : to the rebate required.

Subtract the rebate from the given sum, and the remainder will be the present worth.

EXAMPLES.

1. What is the discount and present worth of £487 : 12 for 6 months, at 3 per cent. per annum?

$$6m. = \frac{1}{2}6$$

$$\frac{3}{100}$$

$$\frac{100}{103}$$

$$487 : 12 \text{ principal.}$$

$$14 : 4 \text{ rebate.}$$

$$\text{Ans. } £473 : 8 \text{ present worth.}$$

$$\text{As } 103 : 0 :: 487 : 12$$

$$\frac{20}{2060} \quad \frac{20}{9752}$$

$$\frac{2060}{3}$$

$$\frac{206}{206} \quad \frac{£ \text{ s.}}{2925, 6(14. 4 \text{ rebate.})}$$

$$\frac{865}{824}$$

$$416 = 4s.$$

2. What is the present payment of £357 : 10, which was agreed to be paid 9 months hence, at 5 per cent. per annum?

$$\text{Ans. } £344 : 11 : 7.$$

3. What is the discount of £275 : 10 for 7 months, at 5 per cent. per annum?

$$\text{Ans. } £7 : 16 : 1\frac{3}{4}.$$

4. Bought goods to the value of £109 : 10, to be paid at nine months, what present money will discharge the same, if I am allowed 6 per cent. per annum discount?

Ans. £104 : 15 : 8½.

5. What is the present worth of £527 : 9 : 1, payable 7 months hence, at 4½ per cent.?

Ans. £514 : 13 : 10¾.

6. What is the discount of £85 : 10, due September the 8th, this being July the 4th, rebate at 5 per cent. per annum?

Ans. 15s. 3¾d.

7. Sold goods for £875 : 5 : 6, to be paid 5 months hence, what is the present worth at 4½ per cent.?

Ans. £859 : 3 : 4.

8. What is the present worth of £500, payable in 10 months, at 5 per cent. per annum?

Ans. £480.

9. How much ready money can I receive for a note of £75, due 15 months hence, at 5 per cent.?

Ans. £70 : 11 : 9¼.

10. What will be the present worth of £150, payable at 3 four months, *i.e.* one third at four months, one third at 8 months, and one third at 12 months, at 5 per cent. discount?

Ans. £145 : 3 : 8½.

11. Sold goods to the value of £575 : 10, to be paid at 2 three months, what must be discounted for present payment, at 5 per cent.?

Ans. £10 : 11 : 4¾.

12. What is the present worth of £500 at 4 per cent., £100 being to be paid down, and the rest at 2 six months?

Ans. £488 : 7 : 8½.

EQUATION OF PAYMENTS,

Is when several sums are due at different times, to find a mean time for paying the whole debt; to do which this is the common

RULE. Multiply each term by its time, and divide the sum of the products by the whole debt, the quotient is accounted the mean time.

EXAMPLES.

1. A owes B £200, whereof £40 is to be paid at 3 months, £60 at 5 months, and £100 at 10 months; at what time may the whole debt be paid together, without prejudice to either?

£		m.	
40	×	3	= 120
60	×	5	= 300
100	×	10	= 1000

$$2|00)14|20$$

7 months $\frac{1}{6}$.

2. B owes C £300, whereof £200 is to be paid at 3 months, £100 at 4 months, £300 at 5 months, and £200 at 6 months; but they agreeing to make but one payment of the whole, I demand what time that must be?

Ans. 4 months, 18 days.

3. I bought of K a quantity of goods, to the value of £360, which was to have been paid as follows: £120 at 2 months, and £200 at 4 months, and the rest at 5 months; but they afterwards agreed to have it paid at one mean time; the time is demanded.

Ans. 3 months, 13 days.

4. A merchant bought goods to the value of £500, to pay £100 at the end of 3 months, £150 at the end of 6 months, and £250 at the end of 12 months; but afterwards they agreed to discharge the debt at one payment; at what time was this payment made?

Ans. 8 months, 12 days.

5. H is indebted to L a certain sum, which is to be paid at 6 different payments, that is, $\frac{1}{4}$ at 2 months, $\frac{1}{8}$ at 3 months, $\frac{1}{8}$ at 4 months, $\frac{1}{4}$ at 5 months, $\frac{1}{8}$ at 6 months, and the rest at 7 months; but they agree that the whole should be paid at one equated time; what is that time?

Ans. 4 months, 1 quarter.

6. A is indebted to B £120, whereof $\frac{1}{2}$ is to be paid at 3 months, $\frac{1}{4}$ at 6 months, and the rest at 9 months; what is the equated time of the whole payment?

Ans. 5 months, 7 days.

BARTER

Is the exchanging of one commodity for another, and informs the traders so to proportionate their goods, that neither may sustain loss.

RULE 1st. Find the value of that commodity whose quantity is given; then find what quantity of the other, at the rate proposed, you may have for the same money,

2dly. When one has goods at a certain price, ready money, but in bartering, advances it to something more, find what the other ought to rate his goods at, in proportion to that advance, and then proceed as before.

EXAMPLES.

1. What quantity of chocolate, at 4s. per lb. must be delivered in barter for 2 cwt., of tea, at 9s. per lb.?

$$\begin{array}{r}
 2 \text{ cwt.}, \\
 112 \\
 \hline
 224 \text{ lb.} \\
 9 \text{ price.} \\
 \hline
 4)2016 \text{ the value of the tea.} \\
 \hline
 504 \text{ lb. of chocolate.}
 \end{array}$$

2. A and B barter; A hath 20 cwt. of prunes, at 4d. per lb. ready money, but in barter will have 5d. per lb. and B. hath hops worth 32s. per cwt., ready money; what ought B to rate his hops at in barter, and what quantity must be given for the 20 cwt., of prunes?

$$\begin{array}{r}
 112 \quad \text{As } 4:5::32 \\
 20 \quad \quad \quad 5 \\
 \hline
 s. \quad 40 \quad 2240 \quad 4)160 \\
 12 \quad \quad \quad 5 \quad \quad \quad \hline
 \text{cwt. qr. lb.} \quad 40s. \\
 48|0)1120|0(23.1.9\frac{1}{8} \text{ Ans.} \\
 96 \\
 \hline
 160 \\
 144 \\
 \hline
 16=1 \text{ qr. } 9 \text{ lb. } \frac{1}{4}\frac{6}{8}.
 \end{array}$$

3. How much tea, at 9s. per lb. can I have in barter for 4 cwt., 2 qrs. of chocolate, at 4s. per lb.?

Ans. 2 cwt.

4. Two merchants barter; A hath 20 cwt. of cheese, at 21s. 6d. per cwt.; B hath 8 pieces of Irish cloth, at £3. 14s. per piece: I desire to know who must receive the difference, and how much?

Ans. B must receive of A £8. 2.

5. A and B barter; A hath 3½ lb. of pepper at 13½d. per lb.; B hath ginger at 15½d. per lb.; how much ginger must he deliver in barter for the pepper?

Ans. 3 lb. 1 oz. $\frac{3}{6}\frac{5}{1}$.

6. How many dozen of candles, at 5s. 2d. per dozen, must be delivered in barter for three cwt. 2 qrs. 16 lb. of tallow, at 37s. 4d. per cwt. ?

Ans. 26 doz. 3 lb. $\frac{5}{8}$.

7. A hath 608 yards of cloth, worth 14s. per yard, for which B giveth him £125. 12. in ready money, and 85 cwt. 2 qrs. 24 lb. of bees'-wax. The question is, what did B reckon his bees'-wax at per cwt. ?

Ans. £3. 10.

8. A and B barter ; A hath 320 dozen of candles, at 4s. 6d. per dozen ; for which B giveth him £30 in money, and the rest in cotton, at 8d. per lb. ; I desire to know how much cotton B gave A besides the money ?

Ans. 11 cwt. 1 qr.

9. If B hath cotton, at 1s. 2d per lb., how much must he give A for 114 lb. of tobacco, at 6d. per lb. ?

Ans. 48 lb. $\frac{1}{4}$.

10. C hath nutmegs worth 7s. 6d. per lb. ready money, but in barter will have 8s. per lb. ; and D hath leaf lobacco worth 9d. per lb. ready money ; how much must D rate his tobacco at per lb. that his profit may be equivalent with C's ?

Ans. 9½d. $\frac{3}{8}$.

PROFIT AND LOSS

Is a Rule that discovers what is got or lost in the buying or selling of goods, and instructs us to raise and lower the price, so as to gain so much per cent. or otherwise.

The questions in this Rule are performed by the Rule of Three.

EXAMPLES.

1. If a yard of cloth is bought for 11s. and sold for 12s. 6d. what is the gain per cent. ?

$$\begin{array}{r}
 \text{As } 11 : 1 : 6 :: 100 \\
 \quad 12 \quad \quad 20 \\
 \quad \hline \quad 18 \quad \quad 2000 \\
 \quad \quad \quad 18 \\
 12.6 \\
 11.0 \\
 \hline 1.6 \\
 \quad \quad 11)36000 \\
 \quad \quad \hline \quad 12)3272\frac{8}{11} \\
 \quad \quad \quad \hline \quad 2)027|2.8 \\
 \quad \quad \quad \hline \text{Ans. } £13. 12. 8\frac{8}{11}
 \end{array}$$

2. If 60 ells of Holland cost £18 what must 1 ell be sold for to gain 8 per cent. ?

$$\begin{array}{r}
 \text{As } 100 : 18 :: 108 \\
 \quad 108 \\
 \quad \hline 1|00)19|44 \\
 \quad \quad 20 \\
 \quad \quad \hline \quad 8|80 \\
 \quad \quad \quad 12 \\
 \quad \quad \quad \hline \quad 9|60 \\
 \quad \quad \quad \quad 4 \\
 \quad \quad \quad \quad \hline \quad 2|40 \\
 \quad \quad \quad \quad \hline \text{Ans. } 6s. 5\frac{1}{2}d.
 \end{array}$$

$$\begin{array}{r}
 12 \times 5 = 60 \\
 12)19. 8. 9\frac{1}{2} \\
 \quad \hline 5)1. 12. 4\frac{3}{4} \\
 \quad \hline 0. 6. 5\frac{3}{4}
 \end{array}$$

3. If 1 lb. of tobacco cost 16d. and is sold for 20d. what is the gain per cent. ?
Ans. £25.
4. If a parcel of cloth be sold for £560, and at 12 per cent. gain, what was the prime cost ?
Ans. £500.
5. If a yard of cloth is bought for 13s. 4d. and sold again for 16s. what is the gain per cent. ?
Ans. £20.
6. If 112 lb. of iron cost 27s. 6d., what must 1 cwt. be sold for to gain 15 per cent. ?
Ans. £1 . 11 . 7½.
7. If 375 yards of broad cloth be sold for £490, and 20 per cent. profit, what did it cost per yard ?
Ans. £1 . 1 . 9½.
8. Sold 1 cwt. of hops, for £6 . 15, at the rate of 25 per cent. profit, what would have been the gain per cent. if I had sold them for £8 per cwt. ?
Ans. £48 . 2 . 11½.
9. If 90 ells of cambric cost £60, how much must I sell it per yard to gain 18 per cent. ?
Ans. 12s. 7d.
10. A plumber sold 10 fother of lead for £204 . 15, (the fother being 19½ cwt.) and gained after the rate of £12 . 10 per cent. ; what did it cost him per cwt. ?
Ans. 18s. 8d.
11. Bought 436 yards of cloth, at the rate of 8s. 6d. per yard, and sold it for 10s. 4d. per yard ; what was the gain of the whole ?
Ans. £39 . 19 . 4.
12. Paid £69 for one ton of steel, which is retailed at 6d. per lb. ; what is the profit or loss by the sale of 15 tons ?
Ans. £182 loss.
13. Bought 124 yards of linen, for £32 ; how should the same be retailed per yard to gain 15 per cent. ?
Ans. 5s. 11d. $\frac{28}{124}$.
14. Bought 249 yards of cloth, at 3s. 4d. per yard, retailed the same at 4s. 2d. per yard, what is the profit in the whole, and how much per cent. ?
Ans. £10 . 7 . 6 profit, and £25 per cent.

FELLOWSHIP

Is when two or more join their stock and trade together, so to determine each person's particular share of the gain or loss, in proportion to his principal in joint stock.

By this rule a bankrupt's estate may be divided amongst his creditors ; as also legacies may be adjusted when there is a deficiency of assets or effects.

FELLOWSHIP IS EITHER WITH OR WITHOUT TIME.

FELLOWSHIP WITHOUT TIME.

RULE. As the whole stock : is to the whole gain or loss : : so is each man's share in stock : to his share of the gain or loss.

PROOF. Add all the shares together, and the sum will be equal to the given gain or loss—but the surest way is, as the whole gain or loss : is to the whole stock : : so is each man's share of the gain or loss : to his share in stock.

EXAMPLES.

1. Two merchants trade together; A puts into stock £20, and B £40, they gained £50; what is each person's share thereof?

$\begin{array}{r} \text{As } 60 : 50 :: 20 \\ \hline 20 \\ 6 0)100 0 \\ \hline \text{£}16 \quad 13.4 \end{array}$	$\begin{array}{r} 20 + 40 = 60 \\ \text{As } 60 : 50 :: 40 \\ \hline 40 \\ 6 0)200 0 \\ \hline \text{£}33.6.8 \end{array}$	$\begin{array}{r} 33.6.8, \text{ B's share.} \\ 16.13.4, \text{ A's.} \\ \hline 50.0.0 \text{ proof.} \end{array}$
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2. Three merchants trade together, A, B, and C; A put in £20, B £30, and C £40; they gained £180: what is each man's part of the gain?

Ans. A £40; B £60; C £80.

3. A, B, and C, enter into partnership; A puts in £364, B £482, and C £500; and they gained £867; what is each man's share in proportion to his stock?

Ans. A £234.9.3¼—rem. 70; B £310.9.5—rem. 248; C £322.1.3¼—rem. 1028.

4. Four merchants, B, C, D, and E make a stock; B put in £227, C £349, D £115, and E £439; in trading they gained £428: I demand each merchant's share of the gain?

Ans. B £85.19.6¼—690; C £132.3.9—120; D £43.11.1¼—250; E £166.5.6¼—70.

5. Three persons, D, E, and F, join in company; D's stock was £750, E's £460, and F's £500; and at the end of 12 months they gained £684: what is each man's particular share of the gain?

Ans. D £300, E £184, and F £200.

6. A merchant is indebted to B £275.14, to C £304.7, to D £152, and to E £101.6; but upon his decease, his estate is found to be worth but £675.15: how must it be divided among his creditors?

Ans. B's share £222.15.2—6584; C's £245.18.1¼—15750; D's £122.16.2¼—12227; and E's £84.5.5—15620.

7. Four persons trade together in a joint stock, of which A has $\frac{1}{3}$, B $\frac{1}{4}$, C $\frac{1}{5}$, and D $\frac{1}{6}$; and at the end of 6 months they gain £100: what is each man's share of the said gain?

Ans. A £35.1.9—48; B £26.6.3¼—36; C £21.1.0¼—120; and D £17.10.10¼—24.

8. Two persons purchased an estate of £1700 per annum, freehold, for £27,200, when money was at 6 per cent. interest, and 4s. per pound, land-tax; whereof D paid £15,800, and E the rest; sometime after, the interest of the money falling to 5 per cent. and 2s. per pound land-tax, they sell the said estate for 24 years' purchase: I desire to know each person's share?

Ans. D £22,500; E £18,300.

9. D, E, and F, join their stocks in trade; the amount of their stocks is £647, and they are in proportion as 4, 6, and 8 are to one another, and the amount of the gain is equal to D's stock: what is each man's stock and gain?

Ans. D's stock £143 . 15 . $6\frac{1}{8}$ gain, 31 . 19 . $0\frac{1}{2}\frac{6}{7}$.
 E's..... 215 . 13 . 4 47 . 18 . $6\frac{2}{7}\frac{4}{7}$.
 F's..... 287 . 11 . $1\frac{6}{3}$ 63 . 18 . $0\frac{1}{4}\frac{5}{2}\frac{7}{7}$.

10. D, E, and F, join stocks in trade; the amount of their stock was £100; D's gain £3, E's £5, and F's £8: what was each man's stock?

Ans. D's stock £18 . 15; E's £31 . 5; and F's £50.

FELLOWSHIP WITH TIME.

RULE. As the sum of the products of each man's money and time: is to the whole gain or loss :: so is each man's product: to his share of the gain or loss.

PROOF. As in fellowship without time.

EXAMPLES.

1. D and E enter into partnership; D puts in £40 for three months, and E £75 for four months; and they gained £70: what is each man's share of the gain?

Ans. D £20, E £50.

$$40 \times 3 = 120$$

$$75 \times 4 = 300$$

$$420$$

$$\text{As } 420 : 70 :: 120$$

$$120$$

$$42|0)840|0(20$$

$$840$$

$$\text{As } 420 : 70 :: 300$$

$$300$$

$$42|0)2100|0(50$$

$$2100$$

2. Three merchants join in company; D puts in stock £195 . 14. for three months, E £169 . 18 . 3, for 5 months, and F £59 . 14 . 10, for 11 months; they gained £364 . 18: what is each man's part of the gain?

Ans. D's £102 . 6 . 4—5008; E's £148 . 1 . $1\frac{1}{2}$ —482802; and F's £114 . 10 . $6\frac{1}{4}$ —14707.

3. Three merchants join in company for 18 months; D put in £500, and at five months' end takes out £200; at ten months' end puts in £300, and at the end of 14 months takes out £130: E puts in £400, and at the end of 3 months £270 more; at 9 months he takes out £140, but puts in £100 at the end of 12 months, and withdraws £99 at the end of 15 months: F puts in £900, and at 6 months takes out £200; at the end of 11 months puts in £500, but takes out that and £100 more at the end of 13 months. They gained £200: I desire to know each man's share of the gain?

Ans. D £50 : 7 : 6—21720; E £62 : 12 : 5 $\frac{1}{4}$ —29859; and F £87 : 0 : 0 $\frac{1}{4}$ —14167.

4. D, E, and F, hold a piece of ground in common, for which they are to pay £36 : 10 : 6. D puts in 23 oxen 27 days; E 21 oxen 35 days; and F 16 oxen 23 days. What is each man to pay of the said rent?

Ans. D £13 : 3 : 1 $\frac{1}{2}$ —624; E £15 : 11 : 5—1688; and F £7 : 15 : 11—1136.

ALLIGATION.

ALLIGATION IS EITHER MEDIAL OR ALTERNATE.

ALLIGATION MEDIAL

Is when the price and quantities of several simples are given to be mixed, to find the mean price of that mixture.

RULE. As the whole composition : is to its total value : : so is any part of the composition : to its mean price.

PROOF. Find the value of the whole mixture at the mean rate, and if it agrees with the total value of the several quantities at their respective prices, the work is right.

EXAMPLES.

1. A farmer mixed 20 bushels of wheat, at 5s. per bushel, and 36 bushels of rye, at 3s. per bushel, with 40 bushels of barley, at 2s. per bushel. I desire to know the worth of a bushel of this mixture.

$$20 \times 5 = 100$$

$$36 \times 3 = 108$$

$$40 \times 2 = 80$$

$$96 \qquad 288$$

$$\text{As } 96 : 288 :: 1 : 3$$

Ans. 3s.

2. A vintner mingles 15 gallons of canary, at 8s. per gallon, with 20 gallons, at 7s. 4d. per gallon, 10 gallons of sherry, at 6s. 8d. per gallon, and 24 gallons of white wine, at 4s. per gallon. What is the worth of a gallon of this mixture?

$$\text{Ans. } 6\text{s. } 2\frac{1}{2}\text{d. } \frac{4}{9}.$$

3. A grocer mingled 4 cwt. of sugar, at 56s. per cwt. with 7 cwt. at 43s. per cwt. and 5 cwt. at 37s. per cwt. I demand the price of 2 cwt. of this mixture.

$$\text{Ans. } £4 . 8 . 9.$$

4. A maltster mingles 30 quarters of brown malt, at 28s. per quarter, with 46 quarters of pale, at 30s. per quarter, and 24 quarters of high-dried ditto, at 25s. per quarter. What is the value of 8 bushels of this mixture?

$$\text{Ans. } £1 . 8 . 2\frac{1}{4}\text{d. } \frac{6}{10}.$$

5. If I mix 27 bushels of wheat, at 5s. 6d. per bushel, with the same quantity of rye, at 4s. per bushel, and 14 bushels of barley at 2s. 8d. per bushel, what is the worth of a bushel of this mixture?

$$\text{Ans. } 4\text{s. } 3\frac{3}{4}\text{d. } \frac{2}{8}.$$

6. A vintner mixes 20 gallons of port at 5s. 4d. per gallon, with 12 gallons of white wine, at 5s. per gallon, 30 gallons of Lisbon, at 6s. per gallon, and 20 gallons of mountain, at 4s. 6d. per gallon. What is a gallon of this mixture worth?

$$\text{Ans. } 5\text{s. } 3\frac{3}{4}\text{d. } \frac{5}{10}.$$

7. A refiner having 12 lb. of silver bullion, of 6 oz. fine, would melt it with 8 lb. of 7 oz. fine, and 10 lb. of 8 oz. fine; required the fineness of 1 lb. of that mixture?

$$\text{Ans. } 6 \text{ oz. } 18 \text{ dwts. } 16 \text{ gr.}$$

8. A tobacconist would mix 50 lb. of tobacco, at 11d. per lb. with 30 lb. at 14d. per lb. 25 lb. at 22d. per lb. and 37 lb. at 2s. per lb. What will 1 lb. of this mixture be worth?

$$\text{Ans. } 16\frac{3}{4}\text{d. } \frac{11}{12}.$$

ALLIGATION ALTERNATE

Is when the price of several things are given, to find such quantities of them to make a mixture, that may bear a price propounded.

In ordering the rates and the given price, observe,

1. Place them one under the other, and the propounded price or mean rate at the left hand of them, thus,

18	.....	2
20	.....	6
24	.....	4
28	.....	2

2. Link the several rates together by 2 and 2, always observing to join a greater and a less than the mean.

3. Against each extreme place the difference of the mean and its yoke fellow.

When the prices of the several simples and the mean rate are given without any quantity, to find how much of each simple is required to compose the mixture.

RULE. Take the difference between each price and the mean rate, and set them alternately, they will be the answer required.

PROOF. By Alligation Medial.

EXAMPLES.

1. A vintner would mix four sorts of wine together, of 18d., 20d., 24d., and 28d. per quart, what quantity of each must he have, to sell the mixture at 22d. per quart?

Answer.	Proof.
18	2 of 18d. = 36d.
20	6 of 20d. = 120
24	4 of 24d. = 96
28	2 of 28d. = 56
14	308
	22d.

or thus,	Proof.
18	6 of 18d. = 108d.
20	2 of 20d. = 40
24	2 of 24d. = 48
28	4 of 28d. = 112
14	308
	22d.

NOTE. Questions in this rule admit of a great variety of answers, according to the manner of linking them.

2. A grocer would mix sugar at 4d., 6d., and 10d. per lb., so as to sell the compound for 8d. per lb.; what quantity of each must he take?

Ans. 2 lb. at 4d., 2 lb. at 6d., and 6 lb. at 10d.

3. I desire to know how much tea, at 16s., 14s., 9s., and 8s. per lb., will compose a mixture worth 10s. per lb.?

Ans. 1 lb. at 16s., 2 lb. 14s., 6 lb. at 9s., and 4 lb. at 8s.

4. A farmer would mix as much barley at 3s. 6d. per bushel, rye at 4s. per bushel, and oats at 2s. per bushel, as to make a mixture worth 2s. 6d. per bushel. How much is that of each sort?

Ans. 6 bushels of barley, 6 of rye, and 30 of oats.

5. A grocer would mix raisins of the sun, at 7d. per lb., with Malagas at 6d., and Smyrnas at 4d. per lb.; I desire to know what quantity of each sort he must take to sell them at 5d. per lb.?

Ans. 1 lb. of raisins of the sun, 1 lb. of Malagas, and 3 lb. of Smyrnas.

6. A tobacconist would mix tobacco at 2s., 1s. 6d., and 1s. 3d. per lb., so as the compound may bear a price of 1s. 8d. per lb. What quantity of each sort must he take?

Ans. 7 lb. at 2s., 4 lb. at 1s. 6d., and 4 lb. at 1s. 3d.

ALLIGATION PARTIAL

Is when the prices of all the simples, the quantity of but one of them, and the mean rate are given to find the several quantities of the rest in proportion to that given.

RULE. Take the difference between each price and the mean rate as before. Then,

As the difference of that simple whose quantity is given : to the rest of the differences severally :: so is the quantity given : to the several quantities required.

EXAMPLES.

1. A tobacconist being determined to mix 20 lb. of tobacco at 15d. per lb., with others at 16d. per lb., 18d. per lb., and 22d. per lb.; how many pounds of each sort must he take to make one pound of that mixture worth 17d.?

<i>Answer.</i>		<i>Proof.</i>	
15	5 20 lb. at 15d. =	300d.	As 5 : 1 :: 20 : 4
16	1 4 lb. at 16d. =	64d.	As 5 : 1 :: 20 : 4
18	1 4 lb. at 18d. =	72d.	As 5 : 2 :: 20 : 8
22	2 8 lb. at 22d. =	176d.	

Ans. 36 lb.

612d. :: 1 lb. 17d.

2. A farmer would mix 20 bushels of wheat at 60d. per bushel, with rye at 36d., barley at 24d., and oats at 18d. per bushel. How much must he take of each sort, to make the composition worth 32d. per bushel?

Ans. 20 bushels of wheat, 35 bushels of rye, 70 bushels of barley, and 10 bushels of oats.

3. A distiller would mix 40 gallons of French Brandy, at 12s. per gallon, with English at 7s., and spirits at 4s. per gallon. What quantity of each sort must he take to afford it for 8s. per gallon?

Ans. 40 gallons French, 32 English, and 32 spirits.

4. A grocer would mix teas at 12s., 10s., and 6s., with 20 lb. at 4s. per lb. How much of each sort must he take to make the composition worth 8s. per lb.?

Ans. 20 lb. at 4s., 10 lb. at 6s., 10 lb. at 10s., 20 lb. at 12s.

5. A wine merchant is desirous of mixing 18 gallons of Canary, at 6s. 9d. per gallon with Malaga, at 7s. 6d. per gallon, sherry at 5s. per gallon, and white wine at 4s. 3d. per gallon. How much of each sort must he take that the mixture may be sold for 6s. per gallon?

Ans. 18 gallons of Canary, $31\frac{1}{2}$ of Malaga, $13\frac{1}{2}$ of Sherry, and 27 of white wine.

ALLIGATION TOTAL


Is when the price of each simple, the quantity to be compounded, and the mean rate are given, to find how much of each sort will make that quantity.

RULE. Take the difference between each price, and the mean rate as before. Then,

As the sum of the differences : is to each particular difference : : so is the quantity given : to the quantity required.

EXAMPLES.

1. A grocer has four sorts of sugar, viz., at 12d., 10d., 6d., and 4d. per lb. ; and would make a composition of 144 lb. worth 8d. per lb. I desire to know what quantity of each he must take?

<i>Answer.</i>		<i>Proof.</i>	
12	8 	4 : 48 at 12d. 576=As	12 : 4 :: 144 : 48
10		2 : 24 at 10d. 240=As	12 : 2 :: 144 : 24
6		2 : 24 at 6d. 144=As	12 : 2 :: 144 : 24
4		4 : 48 at 4d. 192=As	12 : 4 :: 144 : 48
<hr/>		<hr/>	
12 144		)1152(Sd.	

2. A grocer having four sorts of tea, at 5s., 6s., 8s., and 9s. per lb., would have a composition of 87 lb., worth 7s. per lb. What quantity must there be of each?

Ans. 14½ lb. of 5s., 29 lb. of 6s., 29 lb. of 8s., and 14½ lb. of 9s.

3. A vintner having four sorts of wine, viz., white wine at 4s. per gallon; Flemish at 6s. per gallon; Malaga at 8s. per gallon; and Canary at 10s. per gallon; and would make a mixture of 60 gallons, to be worth 5s. per gallon. What quantity of each must he take?

Ans. 45 gallons of white wine, 5 gallons of Flemish, 5 gallons of Malaga, and 5 gallons of Canary.

4. A silversmith had four sorts of gold, viz., of 24 carats fine, of 22, 20, and 15 carats fine, and would mix as much of each sort together, so as to have 42 oz. of 17 carats fine. How much must he take of each?

Ans. 4 oz. of 24, 4 oz. of 22, 4 oz. of 20, and 30 oz. of 15 carats fine.

5. A druggist having some drugs of 8s., 5s., and 4s. per lb., made them into two parcels; one of 28 lb. at 6s. per lb., the other of 42 lb. at 7s. per lb. How much of each sort did he take for each parcel?

<i>Ans.</i> 12 lb. of 8s.	30 lb. of 8s.
8 lb. of 5s.	6 lb. of 5s.
8 lb. of 4s.	6 lb. of 4s.
<hr/>	<hr/>
28 lb. at 6s. per lb.	42 lb. at 7s. per lb.

POSITION, OR THE RULE OF FALSE.

Is a rule that by false or supposed numbers, taken at pleasure, discovers the true one required. It is divided into two parts, SINGLE and DOUBLE.

SINGLE POSITION

Is, by using one supposed number, and working with it as the true one, you find the real number required, by the following

RULE. As the total of the errors : is to the true total :: so is the supposed number : to the true one required.

PROOF. Add the several parts of the sum together, and if it agrees with the sum it is right.

EXAMPLES.

1. A schoolmaster being asked how many scholars he had, said, If I had as many, half as many, and one quarter as many more, I should have 88. How many had he? *Ans.* 32.

Suppose he had... 40	As 110 : 88 :: 40	32
as many..... 40	40	32
half as many 20	—	16
$\frac{1}{4}$ as many.... 10	11|0)352|0(32	8
—	33	—
110	—	88 proof.
	22	
	22	

2. A person having about him a certain number of Portugal pieces, said, If the third, fourth, and 6th of them were added together, they would make 54. I desire to know how many he had? *Ans.* 72.

3. A gentleman bought a chaise, horse, and harness, for £60, the horse came to twice the price of the harness, and the chaise to twice the price of the horse and harness. What did he give for each?

Ans. Horse £13 : 6 : 8, Harness £6 : 13 : 4, Chaise £40.

4. A, B, and C, being determined to buy a quantity of goods which would cost them £120, agreed among themselves that B should have a third part more than A, and C a fourth part more than B. I desire to know what each man must pay?

Ans. A £30, B £40, C £50.

5. A person delivered to another a sum of money unknown, to receive interest for the same, at 6 per cent per annum, simple interest, and at the end of 10 years received, for principal and interest, £300. What was the sum lent? *Ans.* £187 : 10.

DOUBLE POSITION

Is by making use of two supposed numbers, and if both prove false, (as it generally happens) they are, with their errors, to be thus ordered:—

RULE 1. Place each error against its respective position.

2. Multiply them cross-ways.

3. If the errors are alike, *i. e.* both greater, or both less than the given number, take their difference for a divisor, and the difference of the products for a dividend. But if unlike, take their sum for a divisor, the sum of their products for a dividend, the quotient will be the answer.

EXAMPLES.

1. A, B, and C, would divide £200 between them, so that B may have £6 more than A, and C £8 more than B; how much must each have?

Suppose A had 40
Then B had 46
and C 54

Then suppose A had 50
then B must have 56
and C 64

140 too little by 60.

170 too little by 30.

sup. errors.

$$\begin{array}{r} 40 \times 60 \\ 50 \times 30 \end{array}$$

$$\begin{array}{r} 3000 \\ 1200 \\ \hline \end{array}$$

$$3 \overline{) 1800}$$

60 *Ans.* for A.

$$\begin{array}{r} 60 \\ 30 \\ \hline \end{array}$$

30 divisor.

$$\begin{array}{r} 60 \text{ A} \\ 66 \text{ B} \\ 74 \text{ C} \\ \hline \end{array}$$

200 proof.

2. A man had two silver cups of unequal weight, having one cover to both, of 5 oz, now if the cover is put on the less cup, it will double the weight of the greater cup; and set on the greater cup, it will be thrice as heavy as the less cup. What is the weight of each cup?

Ans. 3 ounces less, 4 greater.

3. A gentleman bought a house, with a garden, and a horse in the stable, for £500; now he paid 4 times the price of the horse for the garden, and 5 times the price of the garden for the house. What was the value of the house, garden, and horse, separately?

Ans. horse £20, garden £80, house £400.

4. Three persons discoursed concerning their ages: says H, I am 30 years of age; says K, I am as old as H and $\frac{1}{4}$ of L; and says L, I am as old as you both. What was the age of each person?

Ans. H 30, K 50, and L 80.

5. D, E, and F, playing at cards, staked 324 crowns; but disputing about the tricks, each man took as many as he could: D got a certain number; E as many as D, and 15 more; and F got a fifth part of both their sums added together. How many did each get?

Ans. D $127\frac{1}{2}$, E $142\frac{1}{2}$, and F 54.

6. A gentleman going into a garden, meets with some ladies, and says to them, Good morning to you 10 fair maids. Sir, you mistake, answered one of them, we are not 10; but if we were twice as many more as we are, we should be as many above 10 as we are now under. How many were they?

Ans. 5.

EXCHANGE

Is receiving money in one country for the same value paid in another.

The par of exchange is always fixed and certain, it being the intrinsic value of foreign money, compared with sterling; but the course of exchange rises and falls upon various occasions.

I. FRANCE.

They keep their accounts at Paris, Lyons, and Rouen, in livres, sols, and deniers, and exchange by the crown=4s. 6d. at par.

NOTE. 12 deniers make 1 sol.
 20 sols 1 livre.
 3 livres 1 crown.

To change French into Sterling.

RULE. As 1 crown : is to the given rate :: so is the French sum : to the sterling required.

To change Sterling into French.

RULE. As the rate of exchange : is to 1 crown :: so is the sterling sum : to the French required.

EXAMPLES.

1. How many crowns must be paid at Paris, to receive in London £180 exchanged at 4s. 6d. per crown?

$$\begin{array}{r}
 \begin{array}{ccc} d. & c. & £ \\ As\ 54 : 1 :: 180 : 800. & & \\ & & 240 \end{array} \\
 \hline
 54 \overline{) 43200} (800\ \text{crowns.} \\
 \underline{432} \\
 \hline
 \end{array}$$

2. How much sterling must be paid in London, to receive in Paris 758 crowns, exchanged at 56d. per crown?

Ans. £176 : 17 : 4.

3. A merchant in London remits £176 : 17 : 4, to his correspondent at Paris; what is the value in French crowns, at 56d. per crown?

Ans. 758.

4. Change 725 crowns, 17 sols, 7 deniers, at 54½d. per crown, into sterling, what is the sum?

Ans. £164 : 14 : 0¼d. $\frac{3}{8}\frac{1}{6}\frac{9}{10}$.

5. Change £164 : 14 : 0½ sterling, into French crowns, exchange at 54½d. per crown?

Ans. 725 crowns, 17 sols, 7 $\frac{11}{109}$ deniers.

II. SPAIN.

They keep their accounts at Madrid, Cadiz and Seville, in dollars, rials, and maravedies, and exchange by the piece of eight = 4s. 6d. at par.

NOTE. 34 maravedies make 1 rial.

8 rials 1 piastre or piece of eight.

10 rials 1 dollar.

RULE. As with France.

EXAMPLES.

6. A merchant at Cadiz remits to London 2547 pieces of eight, at 56d. per piece, how much sterling is the sum?

Ans. £594 : 6.

7. How many pieces of eight, at 56d. each, will answer a bill of £594 : 6, sterling? *Ans.* 2547.

8. If I pay a bill here of £2500, what Spanish money may I draw my bill for at Madrid, exchange at 57½d. per piece of eight? *Ans.* 10434 pieces of eight, 6 rials, 8 mar. $\frac{2}{3}$.

III. ITALY.

They keep their accounts at Genoa and Leghorn, in livres, sols, and deniers, and exchange by the piece of eight, or dollar = 4s. 6d. at par.

NOTE. 12 deniers make 1 sol.
 20 sols 1 livre.
 5 livres 1 piece of eight at Genoa.
 6 livres 1 piece of eight at Leghorn.

N. B. The exchange at Florence is by ducatoons; the exchange at Venice by ducats.

NOTE. 6 solidi make 1 gross.
 24 gross 1 ducat.

RULE. Same as before.

9. How much sterling money may a person receive in London, if he pays in Genoa 976 dollars, at 53d. per dollar? *Ans.* £215 . 10 . 8.

10. A factor has sold goods at Florence, for 250 ducatoons, at 54d. each; what is the value in pounds sterling? *Ans.* £56 . 5 . 0.

11. If 275 ducats, at 4s. 5d. each, be remitted from Venice to London; what is the value in pounds sterling? *Ans.* £60 . 14 . 7.

12. A gentleman travelling would exchange £60 . 14 . 7, sterling, for Venice ducats, at 4s. 5d. each; how many must he receive? *Ans.* 275.

IV. PORTUGAL.

They keep their accounts at Oporto and Lisbon, in reas, and exchange by the milrea = 6s. 8½d. at par.

NOTE. 1000 reas make 1 milrea.

RULE. The same as with France.

EXAMPLES.

13. A gentleman being desirous to remit to his correspondent in London 2750 milreas, exchange at 6s. 5d. per milrea; how much sterling will he be the creditor for in London? *Ans.* £882 . 5 . 10.

14. A merchant at Oporto remits to London 4366 milreas, and 183 reas, at 5s. 5½d. exchange per milrea; how much sterling must be paid in London for this remittance? *Ans.* £1193 . 17 . 6½, 0375.

15. If I pay a bill in London of £1193 . 17 . 6½, 0375, what must I draw for on my correspondent in Lisbon, exchange at 5s. 5½d. per milrea? *Ans.* 4366 milreas, 183 reas.

V. HOLLAND, FLANDERS, AND GERMANY.

They keep their accounts at Antwerp, Amsterdam, Brussels, Rotterdam, and Hamburgh, some in pounds, shillings, and pence, as in England; others in guilders, stivers, and pennings; and exchange with us in our pound, at 33s. 4d. Flemish, at par.

NOTE. 8 pennings make 1 groat.
 2 groats, or 16 pennings 1 stiver.
 20 stivers 1 guilder or florin.

ALSO,

12 groats, or 6 stivers make . . 1 schelling.
 20 schellings, or 6 guilders . . . 1 pound.

To change Flemish into Sterling.

RULE. As the given rate : is to one pound :: so is the Flemish sum : to the sterling required.

To change Sterling into Flemish.

RULE. As £1 sterling : is to the given rate :: so is the sterling given : to the Flemish sought.

EXAMPLES.

16. Remitted from London to Amsterdam, a bill of £754 . 10 . 0 sterling, how many pounds Flemish is the sum, the exchange at 33s. 6d. Flemish, per pound sterling?
Ans. £1263 . 15 . 9, Flemish.

17. A merchant in Rotterdam remits £1263 . 15 . 9 Flemish, to be paid in London, how much sterling money must he draw for, the exchange being at 33s. 6d. Flemish per pound sterling?
Ans. £754 . 10.

18. If I pay in London £852 . 12 . 6, sterling, how many guilders must I draw for at Amsterdam, exchange at 34 schel. 4½ groats Flemish per pound sterling?
Ans. 8792 guild. 13 stiv. 14½ pennings.

19. What must I draw for at London, if I pay in Amsterdam 8792 guild. 13 stiv. 14½ pennings, exchange at 34 schel. 4½ groats per pound sterling?
Ans. £852 . 12 . 6.

To convert Bank Money into Current, and the contrary.

NOTE. The Bank Money is worth more than the Current. The difference between one and the other is called agio, and is generally from 3 to 6 per cent. in favour of the Bank.

To change Bank into Current Money.

RULE. As 100 guilders Bank : is to 100 with the agio added :: so is the Bank given : to the Current required.

To change Current Money into Bank.

RULE. As 100 with the agio is added : is to 100 Bank : : so is the Current money given : to the Bank required.

20. Change 794 guilders, 15 stivers, Current Money, into Bank florins agio $4\frac{3}{8}$ per cent.

Ans. 761 guilders, 8 stivers. $11\frac{147}{167}$ pennings.

21. Change 761 guilders, 9 stivers Bank, into Current Money, agio $4\frac{3}{8}$ per cent.

Ans. 794 guilders, 15 stivers, $4\frac{3}{10}$ pennings.

VI. IRELAND.

22. A gentleman remits to Ireland £575 : 15, sterling, what will he receive there, the exchange being at 10 per cent.?

Ans. £633 : 6 : 6.

23. What must be paid in London for a remittance of £633 : 6 : 6, Irish, exchange at 10 per cent.?

Ans. £575 : 15.

COMPARISON OF WEIGHTS AND MEASURES.

EXAMPLES.

1. If 50 Dutch pence be worth 65 French pence, how many Dutch pence are equal to 350 French pence?

Ans. $269\frac{1}{6}\frac{5}{5}$.

2. If 12 yards at London make 8 ells at Paris, how many ells at Paris will make 64 yards at London?

Ans. $42\frac{2}{12}$.

3. If 30 lb. at London make 28 lb. at Amsterdam, how many lb. at London will be equal to 350 lb. at Amsterdam?

Ans. 375.

4. If 95 lb, Flemish make 100 lb. English, how many lb. English are equal to 275 lb. Flemish.

Ans. $289\frac{1}{5}\frac{1}{5}$.

CONJOINED PROPORTION

Is when the coin, weights, or measures of several countries are compared in the same question ; or, it is linking together a variety of proportions.

When it is required to find how many of the first sort of coin, weight, or measure, mentioned in the question, are equal to a given quantity of the last.

RULE. Place the numbers alternately, beginning at the left hand, and let the last number stand on the left hand; then multiply the first row continually for a dividend, and the second for a divisor.

PROOF. By as many single Rules of Three as the question requires.

EXAMPLES.

1. If 20 lb. at London make 23 lb. at Antwerp, and 155 lb. at Antwerp make 180 lb. at Leghorn, how many lb. at London are equal to 72 lb. at Leghorn?

Left.	Right.	
20	23	$20 \times 155 \times 72 = 223200$
155	180	$23 \times 180 = 4140$
72		$223200(53\frac{378}{414})$

2. If 12 lb. at London make 10 lb. at Amsterdam, and 100 lb. at Amsterdam 120 lb. at Thoulouse, how many lb. at London are equal to 40 lb. at Thoulouse?

Ans. 40 lb.

3. If 140 braces at Venice are equal to 156 braces at Leghorn, and 7 braces at Leghorn equal to 4 ells English, how many braces at Venice are equal to 16 ells English?

Ans. $25\frac{80}{624}$.

4. If 40 lb. at London make 36 lb. at Amsterdam, and 90 lb. at Amsterdam make 116 at Dantzick, how many lb. at London are equal to 130 lb. at Dantzick?

Ans. $112\frac{288}{4176}$.

When it is required to find how many of the last sort of coin, weight, or measure, mentioned in the question, are equal to a quantity of the first.

RULE. Place the numbers alternately, beginning at the left hand, and let the last number stand on the right hand: then multiply the first row continually for a dividend, and the second for a divisor.

EXAMPLES.

5. If 12 lb. at London make 10 lb. at Amsterdam, and 100 lb. at Amsterdam 120 lb. at Thoulouse, how many lb. at Thoulouse are equal to 40 lb. at London? *Ans.* 40 lb.

6. If 40 lb. at London make 36 lb. at Amsterdam, and 90 lb. at Amsterdam 116 lb. at Dantzick, how many lb. at Dantzick are equal to 122 lb. at London? *Ans.* $141\frac{1672}{3600}$.

PROGRESSION

CONSISTS OF TWO PARTS,

ARITHMETICAL AND GEOMETRICAL.

ARITHMETICAL PROGRESSION

Is when a rank of numbers increase or decrease regularly by the continual adding or subtracting of equal numbers; as 1, 2, 3, 4, 5, 6, are in Arithmetical Progression by the continual increasing or adding of one; 11, 9, 7, 5, 3, 1, by the continual decreasing or subtracting of two.

NOTE. When any even number of terms differ by Arithmetical Progression, the sum of the two extremes will be equal to the two middle numbers, or any two means equally distant from the extremes: as 2, 4, 6, 8, 10, 12, where $6+8$, the two middle numbers, are $=12+2$, the two extremes, and $=10+4$ the two means $=14$.

When the number of terms are odd, the double of the middle term will be equal to the two extremes; or of any two means equally distant from the middle term; as 1, 2, 3, 4, 5, where the double number of $3=5+1=2+4=6$.

In Arithmetical Progression five things are to be observed, viz.

1. The first term; better expressed thus, F.
2. The last term,..... L.
3. The number of terms,..... N.
4. The equal difference,..... D.
5. The sum of all terms,..... S.

Any three of which being given, the other two may be found. The first, second, and third terms given, to find the fifth.

RULE. Multiply the sum of the two extremes by half the number of terms, or multiply half the sum of the two extremes

by the whole number of terms, the product is the total of all the terms : or thus,

I. $F L N$ are given to find S .

$$\begin{array}{r} \text{—————} N \\ F + L \times \text{————} = S. \\ 2 \end{array}$$

EXAMPLES.

1. How many strokes does the hammer of a clock strike in 12 hours?

$$12 + 1 = 13, \text{ then } 13 \times 6 = 78.$$

2. A man bought 17 yards of cloth, and gave for the first yard 2s. and for the last 10s. what did the 17 yards amount to?

Ans. £5 . 2.

3. If 100 eggs were placed in a right line, exactly a yard asunder from one another, and the first a yard from a basket, what length of ground does that man go who gathers up these 100 eggs singly, and returns with every egg to the basket to put it in?

Ans. 5 miles, 1300 yards.

The first, second, and third terms given, to find the fourth.

RULE. From the second subtract the first, the remainder divided by the third less one, gives the fourth : or thus,

II. $F L N$ are given to find D .

$$\begin{array}{r} L - F \\ \text{————} = D. \\ N - 1 \end{array}$$

EXAMPLES.

4. A man had eight sons, the youngest was 4 years old, and the eldest 32, they increase in Arithmetical Progression, what was the common difference of their ages? *Ans.* 4.

$$32 - 4 = 28, \text{ then } 28 \div 8 - 1 = 4 \text{ common difference.}$$

5. A man is to travel from London to a certain place in 12 days, and to go but 3 miles the first day, increasing every day by an equal excess, so that the last day's journey may be 58 miles,

what is the daily increase, and how many miles distant is that place from London? *Ans.* 5 daily increase.

Therefore, as three miles is the first day's journey,

$$3+5=8 \text{ the second day.}$$

$$8+5=13 \text{ the third day, \&c.}$$

The whole distance is 366 miles.

The first, second, and fourth terms given, to find the third.

RULE. From the second subtract the first, the remainder divide by the fourth, and to the quotient add 1, gives the third; or thus,

III. F L D are given to find N.

$$\frac{L-F}{D} + 1 = N.$$

EXAMPLES.

6. A person travelling into the country, went 3 miles the first day, and increased every day 5 miles, till at last he went 58 miles in one day; how many days did he travel? *Ans.* 12.

$$58-3=55 \div 5=11+1=12 \text{ the number of days.}$$

7. A man being asked how many sons he had, said, that the youngest was 4 years old, and the oldest 32; and that he increased one in his family every 4 years, how many had he?

Ans. 8.

The second, third, and fourth terms given to find the first.

RULE. Multiply the fourth by the third made less by one, the product subtracted from the second gives the first: or thus,

IV. L N D are given to find F.

$$L-D \times N-1=F.$$

EXAMPLES.

8. A man in 10 days went from London to a certain town in the country, every day's journey increasing the former by 4, and the last he went was 46 miles, what the first?

Ans. 10 miles.

$$4 \times 10-1=36, \text{ then } 46-36=10, \text{ the first day's journey.}$$

9. A man takes out of his pocket at 8 several times, so many different numbers of shillings, every one exceeding the former by 6, the last at 46; what was the first? *Ans.* 4.

The fourth, third, and fifth given, to find the first.

RULE. Divide the fifth by the third, and from the quotient subtract half the product of the fourth multiplied by the third less 1 gives the first: or thus,

V. N D S are given to find F

$$\frac{S D \times N - 1}{N 2} = F.$$

EXAMPLES.

10. A man is to receive £360 at 12 several payments, each to exceed the former by £4, and is willing to bestow the first payment on any one that can tell him what it is. What will that person have for his pains? *Ans.* £8.

$$360 \div 12 = 30, \text{ then } 30 \frac{4 \times 12 - 1}{2} = £8 \text{ the first payment.}$$

The first, third, and fourth, given to find the second.

RULE. Subtract the fourth from the product of the third, multiplied by the fourth, that remainder added to the first gives the second: or thus,

VI. F N D are given to find L.
 $ND - D + F = L$

EXAMPLES.

11. What is the last number of an Arithmetical Progression, beginning at 6, and continuing by the increase of 8 to 20 places? *Ans.* 158.

$$20 \times 8 - 8 = 152, \text{ then } 152 + 6 = 158, \text{ the last number.}$$

GEOMETRICAL PROGRESSION

Is the increasing or decreasing of any rank of numbers by some common ratio: that is, by the continual multiplication or division of some equal number: as 2, 4, 8, 16, increase by the multiplier 2, and 16, 8, 4, 2, decrease by the divisor 2.

NOTE. When any number of terms is continued in Geometrical Progression, the product of the two extremes will be equal to any two means, equally distant from the extremes: as 2, 4, 8, 16, 32, 64, where $64 \times 2 = 4 \times 32$, and $8 \times 16 = 128$.

When the number of the terms are odd, the middle term multiplied into itself will be equal to the two extremes, or any two means equally distant from it, as 2, 4, 8, 16, 32, where $2 \times 32 = 4 \times 16 = 8 \times 8 = 64$.

In Geometrical Progression the same 5 things are to be observed as are in Arithmetical, viz.

1. The first term.
2. The last term.
3. The number of terms.
4. The equal difference or ratio.
5. The sum of all the terms.

NOTE. As the last term in a long series of numbers is very tedious to come at, by continual multiplication; therefore, for the reader finding it out, there is a series of numbers made use of in Arithmetical Proportion, called indices, beginning with an unit, whose common difference is one; whatever number of indices you make use of, set as many numbers (in such Geometrical Proportion, as is given in the question) under them.

As 1, 2, 3, 4, 5, 6, Indices.
2, 4, 8, 16, 32, 64, Numbers in Geometrical Proportion.

But if the first term in Geometrical Proportion be different from the ratio, the indices must begin with a cipher.

As 0, 1, 2, 3, 4, 5, 6, Indices.
1, 2, 4, 8, 16, 32, 64, Numbers in Geometrical Proportion.

When the Indices begin with a cipher, the sum of the indices made choice of must always be one less than the number of terms given in the question; for 1 in the indices is over the second term, and 2 over the third, &c.

Add any two of the indices together, and that sum will agree with the product of their respective terms.

As in the first table of Indices $2 + 5 = 7$
Geometrical Proportion..... $4 \times 32 = 128$
Then the second $2 + 4 = 6$
 $4 \times 16 = 64$

In any Geometrical Progression proceeding from unity, the ratio being known, to find any remote term, without producing all the intermediate terms.

RULE. Find what figures of the indices added together would give the exponent of the term wanted : then multiply the numbers standing under such exponents into each other, and it will give the term required.

NOTE. When the exponent 1 stands over the second term, the number of exponents must be one less than the number of terms.

EXAMPLES.

1. A man agrees for 12 peaches, to pay only the price of the last, reckoning a farthing for the first, and a halfpenny for the second, &c. doubling the price to the last; what must he give for them?

Ans. £2 . 2 . 8.

$$\begin{array}{rcl}
 & & 16=4 \\
 0, 1, 2, 3, 4, & \text{Exponents} & 16=4 \\
 1, 2, 4, 8, 16, & \text{No. of terms.} & \hline
 & & 256=8 \\
 & & 8=3
 \end{array}$$

For $4+4+3=11$, No. of terms less 1

$4)2048=11$ No. of far.

$12)512$

$2)0)4)2 . 8$

$\underline{\underline{\text{£}2 . 2 . 8}}$

2. A country gentleman going to a fair to buy some oxen, meets, with a person who had 23; he demanded the price of them, and was answered £16 a piece; the gentleman bids £15 a piece and he would buy all; the other tells him it could not be taken; but if he would give what the last ox would come to, at a farthing for the first, and doubling it to the last, he should have all. What was the price of the oxen?

Ans. £4360 . 1 . 4.

In any Geometrical Progression not proceeding from unity, the ratio being given, to find any remote term, without producing all the intermediate terms.

RULE. Proceed as in the last, only observe, that every product must be divided by the first term.

EXAMPLES.

3. A sum of money is to be divided among eight persons, the first to have £20, the next £60, and so in triple proportion; what will the last have? *Ans.* £43740.

$$\begin{array}{rcl} & 540 \times 540 & 14580 \times 60 \\ 0, 1, 2, 3, & \frac{\quad}{20} = 14580, \text{ then } \frac{\quad}{20} & = 43740 \\ 20, 60, 180, 540, & & \\ 3+3+1=7, & \text{one less than the number of terms.} & \end{array}$$

4. A gentleman dying, left nine sons, to whom and to his executors he bequeathed his estate in the manner following: To his executors £50, his youngest son was to have as much more as the executors, and each son to exceed the next younger by as much more; what was the eldest son's proportion? *Ans.* £25600.

The first term, ratio, and number of terms given, to find the sum of all the terms.

RULE. Find the last term as before, then subtract the first from it, and divide the remainder by the ratio, less 1; to the quotient of which add the greater, gives the sum required.

EXAMPLES.

5. A servant skilled in numbers, agreed with a gentleman to serve him twelve months, provided he would give him a farthing for his first month's service, a penny for the second, and 4d. for the third, &c., what did his wages amount to? *Ans.* £5825 . 8 . 5½.

$$\begin{array}{rcl} & 256 \times 256 = 65536, \text{ then } 65536 \times 64 = 4194304 & \\ 0, 1, 2, 3, 4, & 4194304 - 1 & \\ 1, 4, 16, 64, 256, & \frac{\quad}{\quad} = 1398101, \text{ then } & \\ 4+4+3=11 & \text{No. of terms less 1, } 4-1 & \\ & 1398101 + 4194304 = 5592405 \text{ farthings.} & \end{array}$$

6. A man bought a horse, and by agreement was to give a farthing for the first nail, three for the second, &c., there were four shoes, and in each shoe 8 nails; what was the worth of the horse? *Ans.* £965114681693 . 13 . 4.

7. A certain person married his daughter on New-year's day, and gave her husband 1s. towards her marriage portion, promising to double it on the first day of every month for 1 year; what was her portion?

Ans. £204 . 15.

8. A laceman, well versed in numbers, agreed with a gentleman to sell him 22 yards of rich gold brocaded lace, for 2 pins the first yard, 6 pins the second, &c., in triple proportion; I desire to know what he sold the lace for, if the pins were valued at 100 for a farthing; also what the laceman got or lost by the sale thereof, supposing the lace stood him in £7 per yard.

Ans. The lace sold for £326886 . 0 . 9.

Gain £326732 . 0 . 9.

PERMUTATION

Is the changing or varying of the order of things.

RULE. Multiply all the given terms one into another, and the last product will be the number of changes required.

EXAMPLES.

1. How many changes may be rung upon 12 bells; and how long would they be ringing but once over, supposing 10 changes might be rung in 2 minutes, and the year to contain 365 days, 6 hours?

$1 \times 2 \times 3 \times 4 \times 5 \times 6 \times 7 \times 8 \times 9 \times 10 \times 11 \times 12 = 479001600$ changes, which $\div 10 = 47900160$ minutes; and, if reduced, is = 91 years, 3 weeks, 5 days, 6 hours.

2. A young scholar coming to town for the convenience of a good library, demands of a gentleman with whom he lodged, what his diet would cost for a year, who told him £10, but the scholar not being certain what time he should stay, asked him what he must give him for so long as he should place his family, (consisting of 6 persons besides himself) in different positions, every day at dinner; the gentleman thinking it would not be long, tells him £5, to which the scholar agrees. What time did the scholar stay with the gentleman?

Ans. 5040 days.

THE TUTOR'S ASSISTANT.

PART II.

VULGAR FRACTIONS.

A FRACTION is a part or parts of an unit, and written with two figures, with a line between them, as $\frac{1}{4}$, $\frac{5}{6}$, $\frac{3}{8}$, &c.

The figure above the line is called the numerator, and the under one the denominator; which shows how many parts the unit is divided into: and the numerator shows how many of those parts are meant by the fraction.

There are four sorts of vulgar fractions: proper, improper, compound, and mixed, viz.

1. A PROPER FRACTION is when the numerator is less than the denominator, as $\frac{2}{4}$, $\frac{3}{6}$, $\frac{7}{8}$, $\frac{10}{11}$, $\frac{101}{710}$, &c.

2. AN IMPROPER FRACTION is when the numerator is equal to, or greater than the denominator, as $\frac{5}{3}$, $\frac{8}{4}$, $\frac{12}{12}$, $\frac{127}{2}$, &c.

3. A COMPOUND FRACTION is the fraction of a fraction, and known by the word of, as $\frac{1}{2}$ of $\frac{2}{3}$ of $\frac{7}{9}$ of $\frac{3}{17}$ of $\frac{9}{15}$, &c.

4. A MIXED NUMBER, OR FRACTION, is composed of a whole number and fraction, as $8\frac{3}{7}$, $17\frac{1}{2}$, $87\frac{1}{7}$, &c.

REDUCTION OF VULGAR FRACTIONS.

1. To reduce fractions to a common denominator.

RULE. Multiply each numerator into all the denominators, except its own, for a numerator; and all the denominators, for a common denominator. Or,

2. Multiply the common denominator by the several given numerators, separately, and divide their product by the several denominators, the quotients will be the new numerators.

EXAMPLES.

1. Reduce $\frac{2}{4}$ and $\frac{4}{7}$ to a common denominator.

Facit, $\frac{14}{28}$ and $\frac{16}{28}$.

1st num. 2d num.

$2 \times 7 = 14$ $4 \times 4 = 16$, then $4 \times 7 = 28$ den. = $\frac{14}{28}$ and $\frac{16}{28}$.

2. Reduce $\frac{1}{2}$, $\frac{3}{4}$, and $\frac{5}{8}$, to a common denominator,

Facit, $\frac{32}{64}$, $\frac{48}{64}$, $\frac{40}{64}$.

3. Reduce $\frac{7}{8}$, $\frac{4}{6}$, $\frac{6}{10}$, and $\frac{6}{7}$, to a common denominator.

Facit, $\frac{2240}{3360}$, $\frac{2240}{3360}$, $\frac{2016}{3360}$, $\frac{2880}{3360}$.

4. Reduce $\frac{6}{12}$, $\frac{2}{4}$, $\frac{1}{7}$, and $\frac{3}{6}$, to a common denominator.

Facit, $\frac{1008}{1680}$, $\frac{840}{1680}$, $\frac{240}{1680}$, $\frac{840}{1680}$.

5. Reduce $\frac{4}{6}$, $\frac{2}{3}$, $\frac{3}{7}$, and $\frac{1}{8}$, to a common denominator,

Facit, $\frac{372}{840}$, $\frac{560}{840}$, $\frac{360}{840}$, $\frac{105}{840}$.

6. Reduce $\frac{2}{6}$, $\frac{6}{9}$, $\frac{2}{8}$, and $\frac{3}{5}$, to a common denominator.

Facit, $\frac{720}{2160}$, $\frac{1200}{2160}$, $\frac{540}{2160}$, $\frac{1224}{2160}$.

2. To reduce a vulgar fraction to its lowest terms.

RULE. Find a common measure by dividing the lower term by the upper, and that divisor by the remainder following, till nothing remain: the last divisor is the common measure; then divide both parts of the fraction by the common measure, and the quotient will give the fraction required.

NOTE. If the common measure happens to be one, the fraction is already in its lowest term: and when a fraction hath ciphers at the right hand, it may be abbreviated by cutting them off, as $\frac{3}{4}|0$.

EXAMPLES.

7. Reduce $\frac{24}{32}$ to its lowest terms.

$$\begin{array}{r} 24)32(1 \\ 24 \\ \hline \end{array}$$

Com. measure, 8)24(3 Facit.

8. Reduce $\frac{30}{125}$ to its lowest terms. Facit, $\frac{6}{25}$.
 9. Reduce $\frac{202}{684}$ to its lowest terms. Facit, $\frac{52}{171}$.
 10. Reduce $\frac{22}{576}$ to its lowest terms. Facit, $\frac{1}{3}$.
 11. Reduce $\frac{825}{960}$ to its lowest terms. Facit, $\frac{55}{64}$.
 12. Reduce $\frac{5184}{6912}$ to its lowest terms. Facit, $\frac{3}{4}$.

3. To reduce a mixed number to an improper fraction.

RULE. Multiply the whole number by the denominator of the fraction, and to the product add the numerator for a new numerator, which place over the denominator.

NOTE. To express a whole number fraction-ways, set 1 for the denominator given.

EXAMPLES.

13. Reduce $18\frac{3}{7}$ to an improper fraction. Facit, $1\frac{22}{7}$.

$$18 \times 7 + 3 = 129 \text{ new numerator} = 1\frac{29}{7}.$$

14. Reduce $56\frac{13}{22}$ to an improper fraction. Facit, $1\frac{245}{22}$.
 15. Reduce $183\frac{5}{21}$ to an improper fraction. Facit, $8\frac{48}{21}$.
 16. Reduce $13\frac{4}{5}$ to an improper fraction. Facit, $6\frac{2}{5}$.
 17. Reduce $27\frac{2}{9}$ to an improper fraction. Facit, $2\frac{4}{9}$.
 18. Reduce $514\frac{5}{16}$ to an improper fraction. Facit, $8\frac{29}{16}$.

4. To reduce an improper fraction to its proper terms.

RULE. Divide the upper term by the lower.

EXAMPLES.

19. Reduce $1\frac{29}{7}$ to its proper terms. Facit, $18\frac{3}{7}$.
 $129 \div 7 = 18\frac{3}{7}$.
 20. Reduce $1\frac{245}{22}$ to its proper terms. Facit, $56\frac{13}{22}$.
 21. Reduce $8\frac{48}{21}$ to its proper terms. Facit, $183\frac{5}{21}$.
 22. Reduce $6\frac{2}{5}$ to its proper terms. Facit, $13\frac{4}{5}$.
 23. Reduce $2\frac{4}{9}$ to its proper terms. Facit, $27\frac{2}{9}$.
 24. Reduce $8\frac{29}{16}$ to its proper terms. Facit, $514\frac{5}{16}$.

5. To reduce a compound fraction to a single one.

RULE. Multiply all the numerators for a new numerator, and all the denominators for a new denominator.

Reduce the new fraction to its lowest terms by Rule 2.

EXAMPLES.

25. Reduce $\frac{2}{3}$ of $\frac{3}{5}$ of $\frac{5}{8}$ to a single fraction.

$$2 \times 3 \times 5 = 30$$

Facit, ——— reduced to the lowest term = $\frac{1}{4}$.

$$3 \times 5 \times 8 = 120$$

26. Reduce $\frac{5}{9}$ of $\frac{4}{7}$ of $\frac{1}{12}$ to a single fraction.

$$\text{Facit, } \frac{2 \times 2 \times 0}{7 \times 5 \times 6} = \frac{5 \times 5}{1 \times 6 \times 9}.$$

27. Reduce $\frac{1}{12}$ of $\frac{1}{14}$ of $\frac{2}{9}$ to a single fraction.

$$\text{Facit, } \frac{3 \times 0 \times 3}{4 \times 8 \times 7 \times 2} = \frac{1 \times 4 \times 3}{2 \times 3 \times 2}.$$

28. Reduce $\frac{3}{4}$ of $\frac{5}{6}$ of $\frac{2}{10}$ to a single fraction.

$$\text{Facit, } \frac{1 \times 3 \times 5}{2 \times 4 \times 0} = \frac{2}{1 \times 6}.$$

29. Reduce $\frac{4}{5}$ of $\frac{6}{8}$ of $\frac{7}{9}$ to a single fraction.

$$\text{Facit, } \frac{1 \times 6 \times 8}{3 \times 6 \times 0} = \frac{7}{1 \times 5}.$$

30. Reduce $\frac{2}{7}$ of $\frac{3}{9}$ of $\frac{2}{10}$ to a single fraction.

$$\text{Facit, } \frac{8 \times 0}{6 \times 3 \times 0} = \frac{8}{6 \times 3}.$$

6 To reduce fractions of one denomination to the fraction of another, but greater, retaining the same value.

RULE. Reduce the given fraction to a compound one, by comparing it with all the denominations between it and that denomination which you would reduce it to; then reduce that compound fraction to a single one.

EXAMPLES.

31. Reduce $\frac{7}{8}$ of a penny to the fraction of a pound.

$$\text{Facit, } \frac{7}{8} \text{ of } \frac{1}{12} \text{ of } \frac{1}{20} = \frac{7}{1 \times 9 \times 2 \times 0}.$$

32. Reduce $\frac{1}{4}$ of a penny to the fraction of a pound.

$$\text{Facit, } \frac{1}{9 \times 6 \times 0}.$$

33. Reduce $\frac{4}{5}$ of a dwt. to the fraction of a lb. troy.

$$\text{Facit, } \frac{4}{1 \times 2 \times 0 \times 0}.$$

34. Reduce $\frac{4}{7}$ of a lb. avoirdupois to the fraction of a cwt.

$$\text{Facit, } \frac{4}{7 \times 8 \times 4}.$$

7. To reduce fractions of one denomination to the fraction of another, but less, retaining the same value.

RULE. Multiply the numerator by the parts contained in the several denominations between it, and that you would reduce it to, for a new numerator, and place it over the given denominator.

EXAMPLES.

35. Reduce $\frac{7}{1920}$ of a pound to the fraction of a penny.
Facit, $\frac{7}{8}$.

$7 \times 20 \times 12 = 1680$ $\frac{1680}{1920}$ reduced to its lowest term $= \frac{7}{8}$.

36. Reduce $\frac{1}{960}$ of a pound to the fraction of a penny.
Facit, $\frac{1}{4}$.

37. Reduce $\frac{4}{1200}$ of a pound troy, to the fraction of a penny-weight.
Facit, $\frac{4}{5}$.

38. Reduce $\frac{4}{784}$ of a cwt. to the fraction of a lb.
Facit, $\frac{4}{7}$.

8. To reduce fractions of one denomination to another of the same value, having a numerator given of the required fraction.

RULE. As the numerator of the given fraction : is to its denominator :: so is the numerator of the intended fraction : to its denominator.

EXAMPLES.

39. Reduce $\frac{2}{3}$ to a fraction of the same value, whose numerator shall be 12.
As $2 : 3 :: 12 : 18$. Facit, $\frac{12}{18}$.

40. Reduce $\frac{5}{7}$ to a fraction of the same value, whose numerator shall be 25.
Facit, $\frac{25}{55}$.

41. Reduce $\frac{5}{7}$ to a fraction of the same value, whose numerator shall be 47.
47

Facit, $\frac{47}{65\frac{4}{5}}$.

9. To reduce fractions of one denomination to another of the same value, having the denominator given of the fractions required.

RULE. As the denominator of the given fraction : is to its numerator :: so is the denominator of the intended fraction : to its numerator.

EXAMPLES.

42. Reduce $\frac{2}{3}$ to a fraction of the same value, whose denominator shall be 18.
As $3 : 2 :: 18 : 12$. Facit, $\frac{12}{18}$.

43. Reduce $\frac{5}{7}$ to a fraction of the same value, whose denominator shall be 35.
Facit, $\frac{25}{55}$.

44. Reduce $\frac{5}{7}$ to a fraction of the same value, whose denominator shall be $65\frac{4}{5}$.
47

Facit, $\frac{47}{65\frac{4}{5}}$.

REDUCTION OF VULGAR FRACTIONS.

10. To reduce a mixed fraction to a single one.

RULE. When the numerator is the integral part, multiply it by the denominator of the fractional part, adding in the numerator of the fractional part for a new numerator; then multiply the denominator of the fraction by the denominator of the fractional part for a new denominator.

EXAMPLES.

45. Reduce $36\frac{2}{3}$ to a simple fraction. Facit, $\frac{1140}{72} = \frac{55}{3}$.
 48
 $36 \times 3 + 2 = 110$ numerator.
 $48 \times 3 = 144$ denominator.
 $23\frac{5}{7}$
46. Reduce $23\frac{5}{7}$ to a simple fraction. Facit, $\frac{166}{133} = \frac{83}{66}$.
 38

When the denominator is the integral part, multiply it by the denominator of the fractional part, adding in the numerator of the fractional part for a new denominator; then multiply the numerator of the fraction by the denominator of the fractional part for a new numerator.

EXAMPLES.

47. Reduce $47\frac{4}{5}$ to a simple fraction. Facit, $\frac{236}{5} = \frac{5}{7}$.
 $65\frac{4}{5}$
 19
48. Reduce $65\frac{4}{5}$ to a simple fraction. Facit, $\frac{57}{33} = \frac{3}{7}$.
 $44\frac{1}{3}$

11. To find the proper quantity of a fraction in the known parts of an integer.

RULE. Multiply the numerator by the common parts of the integer, and divide by the denominator.

EXAMPLES.

49. Reduce $\frac{3}{4}$ of a pound sterling to its proper quantity. Facit, 15s.
 $3 \times 20 = 60 \div 4 = 15$ s.
50. Reduce $\frac{2}{5}$ of a shilling to its proper quantity. Facit, 4d. $3\frac{1}{5}$ qrs.
51. Reduce $\frac{4}{7}$ of a pound avoirdupois to its proper quantity. Facit, 9 oz. $2\frac{2}{3}$ dr.
52. Reduce $\frac{7}{9}$ of a cwt. to its proper quantity. Facit, 3 qrs. 3 lb. 1 oz. $12\frac{4}{9}$ dr.

53. Reduce $\frac{3}{5}$ of a pound troy to its proper quantity.

Facit, 7 oz. 4 dwts.

54. Reduce $\frac{5}{9}$ of an ell English to its proper quantity.

Facit, 2 qrs. $3\frac{1}{9}$ nails.

55. Reduce $\frac{4}{5}$ of a mile to its proper quantity.

Facit, 6 fur. 16 poles.

56. Reduce $\frac{5}{8}$ of an acre to its proper quantity.

Facit, 2 roods, 20 poles.

57. Reduce $\frac{6}{7}$ of a hogshead of wine to its proper quantity.

Facit, 54 gallons.

58. Reduce $\frac{3}{9}$ of a barrel of beer to its proper quantity.

Facit, 12 gallons.

59. Reduce $\frac{5}{12}$ of a chaldron of coals to its proper quantity.

Facit, 15 Bushels.

60. Reduce $\frac{3}{5}$ of a month to its proper time.

Facit, 2 weeks, 2 days, 19 hours, 12 minutes.

12. To reduce any given quantity to the fraction of any greater denomination, retaining the same value.

RULE. Reduce the given quantity to the lowest term mentioned for a numerator, under which set the integral part reduced to the same term, for a denominator, and it will give the fraction required.

EXAMPLES.

61. Reduce 15s. to the fraction of a pound sterling.

Facit, $\frac{15}{20} = \frac{3}{4}$ £.

62. Reduce 4. $3\frac{1}{5}$ qrs. to the fraction of a shilling.

Facit, $\frac{2}{5}$.

63. Reduce 9 oz. $2\frac{2}{7}$ dr. to the fraction of a pound avoirdupois.

Facit, $\frac{4}{7}$.

64. Reduce 3 qrs. 3 lb. 1 oz. $12\frac{4}{9}$ dr. to the fraction of a cwt.

Facit, $\frac{7}{9}$.

65. Reduce 7 oz. 4 dwts. to the fraction of a pound troy.

Facit, $\frac{3}{8}$.

66. Reduce 2 qrs. $3\frac{1}{9}$ nails to the fraction of an English ell.

Facit, $\frac{5}{9}$.

67. Reduce 6 fur. 16 poles to the fraction of a mile.

Facit, $\frac{4}{5}$.

68. Reduce 2 roods 20 poles to the fraction of an acre.

Facit, $\frac{5}{8}$.

69. Reduce 54 gallons to the fraction of a hogshead of wine.

Facit, $\frac{6}{7}$.

SUBTRACTION OF VULGAR FRACTIONS.

- 70 Reduce 12 gallons to the fraction of a barrel of beer.
Facit, $\frac{1}{2}$.
71. Reduce fifteen bushels to the fraction of a chaldron of coals.
Facit, $\frac{5}{12}$.
72. Reduce 2 weeks, 2 days, 19 hours, 12 minutes, to the fraction of a month.
Facit, $\frac{2}{5}$.

ADDITION OF VULGAR FRACTIONS.

Rule. Reduce the given fractions to a common denominator, then add all the numerators together, under which place the common denominator.

EXAMPLES.

1. Add $\frac{2}{3}$ and $\frac{5}{7}$ together. Facit, $\frac{14}{21} + \frac{15}{21} = \frac{29}{21} = 1\frac{8}{21}$.
2. Add $\frac{3}{4}$, $\frac{2}{7}$ and $\frac{5}{6}$ together. Facit, $1\frac{14}{42} + \frac{12}{42} + \frac{25}{42} = 1\frac{51}{42} = 1\frac{17}{14}$.
3. Add $\frac{1}{5}$, $4\frac{1}{3}$ and $\frac{2}{3}$ together. Facit, $4\frac{7}{15} + \frac{2}{15} = 4\frac{9}{15} = 4\frac{3}{5}$.
4. Add $7\frac{2}{3}$ and $\frac{2}{5}$ together. Facit, $8\frac{14}{15} + \frac{2}{15} = 8\frac{16}{15} = 9\frac{1}{3}$.
5. Add $\frac{2}{7}$ and $\frac{2}{3}$ of $\frac{3}{4}$ together. Facit, $\frac{2}{7} + \frac{1}{2} = \frac{4}{14} + \frac{7}{14} = \frac{11}{14}$.
6. Add $5\frac{2}{3}$, $6\frac{7}{8}$ and $4\frac{1}{2}$ together. Facit, $17\frac{1}{24} + \frac{14}{24} + \frac{12}{24} = 17\frac{27}{24} = 18\frac{3}{8}$.
2. When the fractions are of several denominations, reduce them to their proper quantity, and add as before.
7. Add $\frac{3}{4}$ of a pound to $\frac{5}{6}$ of a shilling. Facit, 15s. 10d.
8. Add $\frac{1}{2}$ of a penny to $\frac{2}{3}$ of a pound. Facit, 13s. 4½d.
9. Add $\frac{3}{4}$ of a pound troy to $\frac{1}{6}$ of an ounce.
Facit, 9 oz. 3 dwts. 8 grs.
10. Add $\frac{4}{5}$ of a ton to $\frac{5}{6}$ of a lb.
Facit, 16 cwt. 0 qrs. 0 lb. 13 oz. 5½ dr.
11. Add $\frac{2}{3}$ of a chaldron to $\frac{3}{4}$ of a bushel.
Facit, 24 bushels 3 pecks.
12. Add $\frac{1}{6}$ of a yard to $\frac{2}{3}$ of an inch.
Facit, 6 inch. 2 bar. c.

SUBTRACTION OF VULGAR FRACTIONS.

RULE. Reduce the given fraction to a common denominator, then subtract the less numerator from the greater, and place the remainder over the common denominator.

2. When the lower fraction is greater than the upper, subtract the numerator of the lower fraction from the denominator, and to that difference add the upper numerator, carrying one to the unit's place of the lower whole number.

EXAMPLES.

1. From $\frac{3}{4}$ take $\frac{5}{7}$. $3 \times 7 = 21$. $5 \times 4 = 20$. $21 - 20 = 1$ num.
 $4 \times 7 = 28$ den. Facit, $\frac{1}{28}$.

2. From $\frac{5}{6}$ take $\frac{3}{5}$ of $\frac{5}{8}$. Facit, $\frac{1}{24}$.

3. From $5\frac{2}{3}$ take $\frac{9}{10}$. Facit, $4\frac{23}{30}$.

4. From $\frac{3}{4}\frac{8}{7}$ take $\frac{3}{5}$. Facit, $\frac{10}{235}$.

5. From $\frac{1}{2}\frac{9}{0}$ take $\frac{1}{7}$ of $\frac{2}{3}$. Facit, $\frac{259}{420}$.

6. From $64\frac{1}{4}$ take $\frac{2}{3}$ of $\frac{3}{4}$. Facit, $63\frac{3}{4}$.

3. When the fractions are of several denominations, reduce them to their proper quantities, and subtract as before.

7. From $\frac{3}{4}$ of a pound take $\frac{3}{4}$ of a shilling. Facit, 14s. 3d.

8. From $\frac{2}{3}$ of a shilling take $\frac{1}{2}$ of a penny. Facit, $7\frac{1}{2}$ d.

9. From $\frac{3}{4}$ of a lb. troy take $\frac{1}{6}$ of an ounce.
 Facit, 8 oz. 16 dwts. 16 grs.

10. From $\frac{1}{5}$ of a ton take $\frac{5}{6}$ of a lb.
 Facit, 15 cwt. 3 qrs. 27 lb. 2 oz. $10\frac{2}{3}$ drs.

11. From $\frac{2}{3}$ of a chaldron, take $\frac{3}{4}$ of a bushel.
 Facit, 23 bushels, 1 peck.

12. From $\frac{1}{6}$ of a yard, take $\frac{2}{3}$ of an inch.
 Facit, 5 in. 1 b. c.

MULTIPLICATION OF VULGAR FRACTIONS.

RULE. Prepare the given numbers (if they require it) by the rules of Reduction; then multiply all the numerators together for a new numerator, and all the denominators for a new denominator.

EXAMPLES.

1. Multiply $\frac{3}{4}$ by $\frac{3}{5}$.
 Facit, $3 \times 3 = 9$ num. $4 \times 5 = 20$ den. — $\frac{9}{20}$.

2. Multiply $\frac{7}{9}$ by $\frac{2}{3}$. Facit, $\frac{14}{27}$.

3. Multiply $48\frac{3}{5}$ by $13\frac{5}{6}$. Facit, $672\frac{9}{30}$.

4. Multiply $430\frac{6}{10}$ by $18\frac{3}{7}$. Facit, $7935\frac{24}{70}$.

5. Multiply $\frac{1}{2}\frac{6}{1}$ by $\frac{3}{4}$ of $\frac{5}{7}$ of $\frac{4}{5}$. Facit, $\frac{96}{204} = \frac{16}{34}$.

6. Multiply $\frac{9}{10}$ by $\frac{2}{3}$ of $\frac{3}{4}$ of $\frac{5}{6}$. Facit, $\frac{3}{8}$.

- | | |
|--|---------------------------|
| 7. Multiply $\frac{3}{4}$ of $\frac{2}{3}$ by $\frac{2}{3}$ of $\frac{1}{3}$. | Facit, $\frac{1}{9}$. |
| 8. Multiply $\frac{1}{4}$ of $\frac{3}{8}$ by $\frac{5}{7}$. | Facit, $\frac{15}{224}$. |
| 9. Multiply $5\frac{6}{7}$ by $\frac{5}{6}$. | Facit, $4\frac{3}{2}$. |
| 10. Multiply 24 by $\frac{2}{3}$. | Facit, 16. |
| 11. Multiply $\frac{3}{4}$ of 9 by $\frac{7}{5}$. | Facit, $5\frac{3}{2}$. |
| 12. Multiply $9\frac{1}{2}$ by $\frac{2}{6}$. | Facit, $3\frac{1}{6}$. |

DIVISION OF VULGAR FRACTONS.

RULE. Prepare the given numbers (if they require it) by the rules of Reduction, and invert the divisor, then proceed as in Multiplication.

EXAMPLES.

- | | |
|--|---|
| 1. Divide $\frac{9}{20}$ by $\frac{3}{5}$. | Facit, $5 \times 9 = 45$ num. $3 \times 20 = 60$ den. — $\frac{45}{60} = \frac{3}{4}$. |
| 2. Divide $\frac{14}{7}$ by $\frac{2}{3}$. | Facit, $\frac{7}{9}$. |
| 3. Divide $672\frac{9}{10}$ by $13\frac{5}{6}$. | Facit, $48\frac{3}{5}$. |
| 4. Divide $7935\frac{2}{7}$ by $18\frac{3}{7}$. | Facit, $430\frac{3}{5}$. |
| 5. Divide $\frac{3}{8}$ by $\frac{2}{3}$ of $\frac{3}{4}$ of $\frac{5}{6}$. | Facit, $\frac{9}{10}$. |
| 6. Divide $\frac{2}{3}$ of 16 by $\frac{5}{7}$ of $\frac{3}{4}$. | Facit, $19\frac{1}{5}$. |
| 7. Divide $\frac{1}{2}$ of $\frac{2}{3}$ by $\frac{2}{3}$ of $\frac{3}{4}$. | Facit, $\frac{2}{3} \div \frac{2}{3} = \frac{2}{3}$. |
| 8. Divide $9\frac{2}{12}$ by $\frac{1}{2}$ of 7. | Facit, $2\frac{1}{3}$. |
| 9. Divide $\frac{9}{16}$ by $4\frac{1}{2}$. | Facit, $\frac{1}{8}$. |
| 10. Divide 16 by 24. | Facit, $\frac{2}{3}$. |
| 11. Divide $5205\frac{2}{10}$ by $\frac{4}{5}$ of 91. | Facit, $71\frac{1}{2}$. |
| 12. Divide $3\frac{1}{6}$ by $9\frac{1}{2}$. | Facit, $\frac{1}{3}$. |

THE SINGLE RULE OF THREE DIRECT, IN VULGAR FRACTIONS.

RULE. Reduce the numbers as before directed in Reduction. State the question as in the Rule of Three in whole numbers, and invert the first term in the proportion, then multiply the three terms continually together, and the product will be the answer.

EXAMPLES.

1. If $\frac{3}{4}$ of a yard cost $\frac{5}{8}$ of £1, what will $\frac{9}{10}$ of a yard come to at that rate?

Ans. $\frac{15}{24} = 15s.$

yd. £ yd. £
 As $\frac{3}{4} : \frac{5}{8} :: \frac{9}{10} : \frac{15}{24} = 15s.$
 for $4 \times 5 \times 9 = 180$ num.
 and $3 \times 8 \times 10 = 240$ den. or $\frac{5}{8} \times \frac{9}{10} = \frac{45}{80} \frac{3}{4} \frac{45}{80} (\frac{15}{20} \text{£}).$

2. If $\frac{5}{6}$ of a yard cost $\frac{2}{3}$ of £1, what will $\frac{1}{2}$ of a yard cost?

Ans. 14s. 8d.

3. If $\frac{3}{4}$ of a yard of lawn cost 7s. 3d., what will $10\frac{1}{3}$ yards cost?

Ans. £4 : 19 : $10\frac{1}{3}$.

4. If $\frac{7}{8}$ lb. cost $\frac{3}{4}s.$ how many pounds will $\frac{9}{8}$ of 1s. buy?

Ans. 1 lb. $\frac{8}{216} = \frac{1}{7}.$

5. If $\frac{2}{5}$ ell of Holland cost $\frac{1}{3}$ of £1, what will $12\frac{2}{3}$ ells cost at the same rate?

Ans. £7 : 0 : $8\frac{2}{3} \frac{1}{2}.$

6. If $12\frac{1}{2}$ yards of cloth cost 15s. 9d., what will $48\frac{1}{4}$ cost at the same rate?

Ans. £3 : 0 : $9\frac{1}{2} \frac{16}{100}.$

7. If $\frac{9}{10}$ of a cwt, cost 284s. what will $7\frac{1}{2}$ cwt. cost at the same rate?

Ans. £118 : 6 : 8.

8. If 3 yards of broad cloth cost £2 $\frac{1}{5}$, what will $10\frac{2}{3}$ yards cost?

Ans. £9 : 12.

9. If $\frac{1}{4}$ of a yard cost $\frac{2}{3}$ of £1, what will $\frac{3}{5}$ of an ell English come to at the same rate?

Ans. £2.

10. If 1 lb. of cochineal cost £1 : 5, what will $36\frac{7}{10}$ lb. come to?

Ans. £45 : 17 : 6.

11. If 1 yard of broad cloth cost $15\frac{5}{8}s.$, what will 4 pieces cost, each containing $27\frac{3}{7}$ yards?

Ans. £85 : 14 : $3\frac{1}{4} \frac{40}{56}$ or $\frac{5}{7}.$

12. Bought $3\frac{1}{2}$ pieces of silk, each containing $24\frac{3}{8}$ ells, at 6s. $0\frac{3}{4}d.$ per ell. I desire to know what the whole quantity cost?

Ans. £25 : 17 : $2\frac{1}{4} \frac{15}{16}.$

THE SINGLE RULE OF THREE INVERSE, IN VULGAR FRACTIONS.

EXAMPLES.

1. If 48 men can build a wall in $24\frac{1}{4}$ days, how many men can do the same in 192 days?

Ans. $6\frac{48}{65}$ men.

2. If $25\frac{2}{3}s.$ will pay for the carriage of 1 cwt. $145\frac{1}{4}$ miles, how far may $6\frac{1}{2}$ cwt. be carried for the same money?

Ans. $22\frac{9}{6}$ miles.

3. If $3\frac{1}{4}$ yards of cloth, that is $1\frac{1}{5}$ yard wide, be sufficient to make a cloak, how much must I have of that sort which is $\frac{4}{5}$ yard wide, to make another of the same bigness?

Ans. $4\frac{7}{8}$ yards.

4. If three men can do a piece of work in $4\frac{1}{2}$ hours, in how many hours will ten men do the same work?

Ans. $1\frac{7}{10}$ hour.

5. If a penny white loaf weighs 7 oz. when a bushel of wheat cost 5s. 6d., what is a bushel worth when a penny white loaf weighs but $2\frac{1}{2}$ oz.?

Ans. 15s. $4\frac{4}{5}$ d.

6. What quantity of shalloon, that is $\frac{3}{4}$ yard wide, will line $7\frac{1}{2}$ yards of cloth, that is $1\frac{1}{2}$ yard wide?

Ans. 15 yards.

THE DOUBLE RULE OF THREE, IN VULGAR FRACTIONS.

EXAMPLES.

1. If a carrier receives $\pounds 2\frac{1}{10}$ for the carriage of 3 cwt. 150 miles, how much ought he to receive for the carriage of 7 cwt. $3\frac{1}{2}$ qrs. 50 miles?

Ans. $\pounds 1 : 16 : 9$.

2. If $\pounds 100$ in 12 months gain $\pounds 6$ interest, what principal will gain $\pounds 3\frac{2}{3}$ in 9 months?

Ans. $\pounds 75$.

3. If 9 students spend $\pounds 10\frac{7}{9}$ in 18 days, how much will 20 students spend in 30 days?

Ans. $\pounds 39 : 18 : 4\frac{26}{1458}$.

4. A man and his wife having laboured one day, earned $4\frac{5}{8}$ s. how much must they have for $10\frac{1}{2}$ days, when their two sons helped them?

Ans. $\pounds 4 : 17 : 1\frac{1}{2}$.

5. If $\pounds 50$, in 5 months, gain $\pounds 2\frac{37}{144}$, what time will $\pounds 13\frac{1}{3}$ require to gain $\pounds 1\frac{1}{12}$?

Ans. 9 months.

6. If the carriage of 60 cwt. 20 miles cost $\pounds 14\frac{1}{2}$, what weight can I have carried 30 miles for $\pounds 5\frac{7}{6}$?

Ans. 15 cwt.

THE
TUTOR'S ASSISTANT.

PART III.

DECIMAL FRACTIONS.

In Decimal Fractions the integer or whole thing, as one pound, one yard, one gallon, &c. is supposed to be divided into 10 equal parts, and those parts into tenths, and so on without end.

So that the denominator of a decimal being always known to consist of an unit, with as many ciphers as the numerator has places, therefore is never set down; the parts being only distinguished from the whole members by a comma prefixed: thus, .5 which stands for $\frac{5}{10}$, .25 for $\frac{25}{100}$, .123 for $\frac{123}{1000}$.

But the different value of figures appears plainer by the following table.

Whole numbers. Decimal parts.

7 6 5 4 3 2 1 , 2 3 4 5 6 7

Parts of Millions.	Parts of C. Thousands.	Parts of X. Thousands.	Parts of Thousands.	Parts of Hundreds.	Parts of Tens.	Units.	Tens.	Hundreds.	Thousands.	X. Thousands.	C. Thousands.	Millions.
--------------------	------------------------	------------------------	---------------------	--------------------	----------------	--------	-------	-----------	------------	---------------	---------------	-----------

From which it plainly appears, that as whole numbers increase in a ten-fold proportion to the left hand, so decimal parts decrease in a ten-fold proportion to the right hand; so that ciphers placed

before decimal parts decrease their value by removing them farther from the comma, or unit's place ; thus, ,5 is 5 parts of 10, or $\frac{5}{10}$; ,05 is 5 parts of 100, or $\frac{5}{100}$; ,005 is 5 parts of 1000, or $\frac{5}{1000}$; ,0005 is 5 parts of 10000, or $\frac{5}{10000}$. But ciphers after decimal parts do not alter their value. For ,5, ,50, ,500, &c. are each but $\frac{5}{10}$ of the unit.

A FINITE DECIMAL is that which ends at a certain number of places, but an INFINITE is that which no where ends.

A RECURRING DECIMAL is that wherein one or more figures are continually repeated, as 2,75222.

And 52,275275275 is called a COMPOUND RECURRING DECIMAL.

NOTE. A finite decimal may be considered as infinite, by making ciphers to recur ; for they do not alter the value of the decimal.

In all operations, if the result consists of several nines, reject them, and make the next superior place an unit more ; thus, for 26,25999, write 26, 26.

In all circulating numbers, dash the last figure.

ADDITION OF DECIMALS.

RULE. In setting down the proposed numbers to be added, great care must be taken in placing every figure directly underneath those of the same value, whether they be mixed numbers, or pure decimal parts ; and to perform which there must be a due regard had to the commas, or separating points, which ought always to stand in a direct line, one under another, and to the right hand of them carefully place the decimal parts according to their respective values ; then add them as in whole numbers.

EXAMPLES.

1. Add $72,5 + 32,071 + 2,1574 + 371,4 + 2,75$.

Facit, 480,8784.

2. Add $30,07 + 2,0071 + 59,432 + 7,1$.

3. Add $3,5 + 47,25 + 927,01 + 2,0073 + 1,5$.

4. Add $52,75 + 47,21 + 724 + 31,452 + 3075$.

5. Add $3275 + 27,514 + 1,005 + 725 + 7,32$.

6. Add $27,5 + 52 + 3,2675 + 5741 + 2720$.

SUBTRACTION OF DECIMALS.

RULE. Subtraction of decimals differs but little from whole numbers, only in placing the numbers, which must be carefully observed, as in addition.

EXAMPLES.

- | | |
|-----------------------------|----------------------------|
| 1. From ,2754 take ,2371. | 5. From 571 take 54,72. |
| 2. From ,237 take 1,76. | 6. From 625 take 76,91. |
| 3. From 271 take 215,7. | 7. From 23,415 take ,3742. |
| 4. From 270,2 take 75,4075. | 8. From ,107 take ,0007. |

MULTIPLICATION OF DECIMALS.

RULE. Place the factors, and multiply them, as in whole numbers, and from the product towards the right hand, cut off as many places for decimals as there are in both factors together; but if there should not be so many places in the product, supply the defect with ciphers to the left hand.

EXAMPLES.

- | | |
|-----------------------------|-------------------------------|
| 1. Multiply ,2365 by ,2435. | Facit, ,05758775. |
| 2. Multiply 2071 by 2,27. | 7. Multiply 27,35 by 7,70071. |
| 3. Multiply 27,15 by 25,3. | 8. Multiply 57,21 by ,0075. |
| 4. Multiply 72347 by 23,15. | 9. Multiply ,007 by ,007. |
| 5. Multiply 17105 by ,3257. | 10. Multiply 20,15 by ,2705. |
| 6. Multiply 17105 by ,0237. | 11. Multiply ,907 by ,0025. |

When any number of decimals is to be multiplied by 10, 100, 1000, &c., it is only removing the separating point in the multiplicand so many places towards the right hand as there are ciphers in the multiplier: thus, $,578 \times 10 = 5,78$. $,578 \times 100 = 57,8$. $,578 \times 1000 = 578$; and $,578 \times 10000 = 5780$.

CONTRACTED MULTIPLICATION OF DECIMALS.

RULE. Put the unit's place of the multiplier under that place of the multiplicand that is intended to be kept in the product, then invert the order of all the other figures, *i. e.* write them all the

contrary way ; and in multiplying, begin at the figure in the multiplicand, which stands over the figure you are then multiplying with, and set down the first figure of each particular product directly one under the other, and have a due regard to the increase arising from the figures on the right hand of that figure you begin to multiply at in the multiplicand.

NOTE. That in multiplying the figure left out every time next the right hand in the multiplicand, and if the product be 5, or upwards, to 15, carry 1 ; if 15, or upwards, to 25, carry 2 ; and if 25, or upwards, to 35, carry 3, &c.

EXAMPLES.

12. Multiply 384,672158 by 36,8345, and let there be only four places of decimals in the product.

Contracted way.

384,672158
5438,63

115401647
23080329
3077377
115402
15387
1923

14169,2065

Common way.

384,672158
36,8345

1923360790
1538688632
1154016474
3077377264
2308032948
1154016474

14169,2066038510

Facit, 14169,2065.

13. Multiply 3,141592 by 52,7438, and leave only four places of decimals.
Facit, 165,6994.

14. Multiply 2,38645 by 8,2175, and leave only four places of decimals.
Facit, 19,6107.

15. Multiply 375,13758 by 167324, and let there be only one place of decimals.
Facit, 6276,9.

16. Multiply 375,13758 by 16,7324, and leave only four places of decimals.
Facit, 6276,9520.

17. Multiply 395,3756 by ,75642, and let there be only four places of decimals.
Facit, 299,0699.

DIVISION OF DECIMALS.

THIS Rule is also worked as in whole numbers ; the only difficulty is in valuing the quotient, which is done by any of the following rules :

RULE 1. The first figure in the quotient is always of the same value with that figure of the dividend, which answers or stands over the place of units in the divisor.

2. The quotient must always have so many decimal places, as the dividend has more than the divisor.

NOTE 1. If the divisor and dividend have both the same number of decimal parts, the quotient will be a whole number.

2. If the dividend hath not so many places of decimals as are in the divisor, then so many ciphers must be annexed to the dividend as will make them equal, and the quotient will then be a whole number.

3. But if, when the division is done, the quotient has not so many figures as it should have places of decimals, then so many ciphers must be prefixed as there are places wanting.

EXAMPLES.

- | | |
|-------------------------------|-------------------------------|
| 1. Divide 85643,825 by 6,321. | Facit 13549. |
| 2. Divide 48 by 144. | 7. Divide 7382,54 by 6,4252. |
| 3. Divide 217,75 by 65. | 8. Divide ,0851648 by 423. |
| 4. Divide 125 by ,1045. | 9. Divide 267,15975 by 13,25. |
| 5. Divide 709 by 2,574. | 10. Divide 72,1564 by ,1347. |
| 6. Divide 5,714 by 8275. | 11. Divide 715 by ,3075. |

When numbers are to be divided by 10, 100, 1000, 10,000, &c. it is performed by placing the separating point in the dividend so many places towards the left hand, as there are ciphers in the divisor.

Thus, $5784 \div 10 = 578,4$.
 $5784 \div 100 = 57,84$.

$5784 \div 1000 = 5,784$.
 $5784 \div 10,000 = ,5784$.

CONTRACTED DIVISION OF DECIMALS.

RULE. By the first rule find what is the value of the first figure in the quotient : then by knowing the first figure's denomination, the decimal places may be reduced to any number, by taking as many of the left hand figures of the dividend as will answer them : and in dividing, omit one figure of the divisor at each following operation.

NOTE. That in multiplying every figure left out in the divisor, you must carry 1, if it be 5 or upwards, to 15 ; if 15, or upwards, to 25, carry 2 ; if 25, or upwards, to 35, carry 3, &c.

EXAMPLES.

12. Divide 721,17562 by 2,257432, and let there be only three places of decimals in the quotient.

Contracted.
2,257432)721,17562(319,467
6772296
<hr/>
439460.
225743.
<hr/>
213717..
203169..
<hr/>
10548...
9030...
<hr/>
1518....
1354....
<hr/>
164
158
<hr/>
6
<hr/>

Common way.
2,257432)721,17562(319,467
6772296
<hr/>
439460|2
225743|2
<hr/>
213717|00
203168|88
<hr/>
10548|120
9029|728
<hr/>
1518|3920
1354|4592
<hr/>
163|93280
158|02024
<hr/>
5|91256
<hr/>

13. Divide 8,758615 by 5,2714167.
14. Divide 51717591 by 8,7586.
15. Divide 25,1367 by 217,35.
16. Divide 51,47542 by ,123415.
17. Divide 70,23 by 7,9863.
18. Divide 27,104 by 3,712.

REDUCTION OF DECIMALS.

To reduce a Vulgar Fraction to a Decimal.

RULE. Add ciphers to the numerator, and divide by the denominator, the quotient is the decimal fraction required.

EXAMPLES.

- | | |
|---|-------------------|
| 1. Reduce $\frac{1}{4}$ to a decimal. | 4)1,00(.25 Facit. |
| 2. Reduce $\frac{1}{2}$ to a decimal. | Facit, .5. |
| 3. Reduce $\frac{3}{4}$ to a decimal. | Facit, .75. |
| 4. Reduce $\frac{3}{8}$ to a decimal. | Facit, .375. |
| 5. Reduce $\frac{5}{8}$ to a decimal. | Facit, .1923076+. |
| 6. Reduce $\frac{1}{14}$ of $\frac{10}{13}$. to a decimal. | Facit, .6043956+. |

NOTE. If the given parts are of several denominations, they may be reduced either by so many distinct operations as there are different parts, or by first reducing them into their lowest denomination, and then divide as before; or,

2ndly. Bring the lowest into decimals of the next superior denomination, and on the right hand of the decimal found, place the parts given of the next superior denomination; so proceeding till you bring out the decimal parts of the highest integer required, by still dividing the product by the next superior denominator; or,

3dly. To reduce shillings, pence, and farthings. If the number of shillings be even, take half for the first place of decimals, and let the second and third places be filled with the farthings contained in the remaining pence and farthings, always remembering to add 1, when the number is, or exceeds 25. But if the number of shillings be odd, the second place of decimals must be increased by 5.

- | | |
|---------------------------------------|-------------|
| 7. Reduce 5s. to the decimal of a £. | Facit, .25. |
| 8. Reduce 9s. to the decimal of a £. | Facit, .45. |
| 9. Reduce 16s. to the decimal of a £. | Facit, .8. |

10. Reduce 8s. 4d. to the decimal of a £.

Facit, .4166.

11. Reduce 16s. 7½d. to the decimal of a £.

Facit, .8322916.

first.	second.	third.	7½d.
16s. 7½d.	4)3,00	2)16	4
12	<u>12)7,75</u>	<u>,832</u>	<u>3i</u>
199			
4	2)0)16,64583		
<u>960)799(8322916</u>	<u>,8322916</u>		

12. Reduce 19s. 5½d. to the decimal of a £.

Facit, .972916.

13. Reduce 12 grains to the decimal of a lb. troy.

Facit, .002083.

14. Reduce 12 drams to the decimal of a lb. avoirdupois.

Facit, .046875.

15. Reduce 2 qrs. 14 lb. to the decimal of a cwt.

Facit, .625.

16. Reduce two furlongs to the decimal of a league.

Facit, .0833.

17. Reduce 2 quarts, 1 pint, to the decimal of a gallon.

Facit, .625.

18. Reduce 4 gallons, 2 quarts of wine, to the decimal of a hogshead.

Facit, .071428+.

19. Reduce 2 gallons, 1 quart of beer, to the decimal of a barrel.

Facit, .0625.

20. Reduce 52 days to the decimal of a year.

Facit, .142465+.

To find the value of any Decimal Fraction in the known parts of an Integer.

RULE. Multiply the decimal given, by the number of parts of the next inferior denomination, cutting off the decimals from the product; then multiply the remainder by the next inferior denomination: thus proceeding till you have brought in the least known parts of an integer.

EXAMPLES.

21. What is the value of ,8322916 of a lb.?

Ans. 16s. $7\frac{1}{2}$ d. +.

$$\begin{array}{r}
 20 \\
 \hline
 16,6458320 \\
 12 \\
 \hline
 7,7499840 \\
 4 \\
 \hline
 2,9999360
 \end{array}$$

22. What is the value of ,002084 of a lb. troy?

Ans. 12,00384 gr.

23. What is the value of ,046875 of a lb. avoirdupois?

Ans. 12 dr.

24. What is the value of ,625 of a cwt.?

Ans. 2 qrs. 14 lb.

25. What is the value of ,625 of a gallon?

Ans. 2 quarts 1 pint.

26. What is the value of ,071428 of a hogshead of wine?

Ans. 4 gallons 1 quart, ,999856.

27. What is the value of ,0625 of a barrel of beer?

Ans. 2 gallons 1 quart.

28. What is the value of ,142465 of a year?

Ans. 51,999725 days.

DECIMAL TABLES OF COIN, WEIGHT, AND MEASURE.

TABLE I.

ENGLISH COIN.

£ 1 the Integer.

Sh.	Dec.	Sh.	Dec.
19	,95	9	,45
18	,9	8	,4
17	,85	7	,35
16	,8	6	,3
15	,75	5	,25
14	,7	4	,2
13	,65	3	,15
12	,6	2	,1
11	,55	1	,05
10	,5		

Pence.	Decimals.
6	,025
5	,020833
4	,016666
3	,0125
2	,008333
1	,004166

Farth.	Decimals.
3	,003125
2	,0020833
1	,0010416

TABLE II.

ENGLISH COIN. 1 Sh.

Long Measure. 1 Foot.
the Integer.

Pence & Inches.	Decimals.
6	,5
5	,416666
4	,333333
3	,25
2	,166666
1	,083333

Farth.	Decimals.
3	,0625
2	,041666
1	,020833

TABLE III.

TROY WEIGHT.

1 lb. the Integer.

Ounces the same as
Pence in the last
Table.

Dwts.	Decimals.
10	,041666
9	,0375
8	,033333
7	,029166
6	,025
5	,020833
4	,016666
3	,0125
2	,008333
1	,004166

Grains.	Decimals.
12	,002083
11	,001910
10	,001736
9	,001562
8	,001389
7	,001215
6	,001042
5	,000868
4	,000694
3	,000521
2	,000347
1	,000173

1 oz. the Integer.

Pennyweights the same
as Shillings in the first
Table.

Grains	Decimals.
12	,052
11	,022916
10	,020833
9	,01875
8	,016666
7	,014583
6	,0125
5	,010416
4	,008333
3	,00625
2	,004166
1	,002083

TABLE IV.

A VOIR. WEIGHT.

112 lbs. the Integer.

Qrs.	Decimals.
3	,75
2	,5
1	,25

Pounds.	Decimals.
14	,125
13	,116071
12	,107143
11	,098214
10	,089286
9	,080357
8	,071428
7	,0625
6	,053571
5	,044643
4	,035714
3	,026786
2	,017857
1	,008928

Ounces.	Decimals.
8	,004464
7	,003906

DECIMAL TABLES OF COIN, WEIGHT, AND MEASURE.

6	,003348	80	,317460	Pints.	Decimals.
5	,002790	70	,27	3	,005952
4	,002232	60	,238095	2	,003968
3	,001674	50	,198412	1	,001984
2	,001116	40	,158730	TABLE VII. MEASURES. Liquid. Dry. 1 Gal. 1 Qr. Integer.	
1	,000558	30	,119047		
½ Oz.	Decimals.	20	,079365		
3	,000418	10	,039682		
2	,000279	9	,035714		
1	,000139	8	,031746		
TABLE V. AVOIRDUPOIS WEIGHT. 1 lb. the Integer.		7	,027		
		6	,023809		
		5	,019841		
		4	,015873		
		3	,011904		
		2	,007936		
		1	,003968		
		Pints.	Decimals.	Pts.	Decimals.
		4	,001984	4	,5
		3	,001488	3	,375
Ounces.	Decimals.	2	,000992	2	,25
8	,5	1	,000496	1	,125
7	,4375	A Hogshead the Integer.		Q. pt.	Decimals.
6	,375			3	,09375
5	,3125			2	,0625
4	,25			1	,03125
3	,1875			Decimals.	Q. Pks.
2	,125			,0234375	3
1	,0625			,015625	2
Drams.	Decimals.			,0078125	1
8	,03125			Decimals.	Pints.
7	,027343			,005859	3
6	,023437			,003906	2
5	,019531			,001953	1
4	,015625	TABLE VIII. LONG MEASURE. 1 Mile the Integer.		Yards.	Decimals.
3	,011718			1000	,568182
2	,007812			900	,511364
1	,003906			800	,454545
Gallons.	Decimals.			700	,397727
100	,396825			600	,340909
90	,357142				
TABLE VI. LIQUID MEASURE. 1 tun the Integer.		Gallons.	Decimals.		
		30	,476190		
		20	,317460		
		10	,158730		
		9	,142857		
		8	,126984		
		7	,111111		
		6	,095238		
		5	,079365		
		4	,063492		

DECIMAL TABLES OF COIN, WEIGHT, AND MEASURE.

500	,284091
400	,227272
300	,170454
200	,113636
100	,056818
90	,051136
80	,045454
70	,039773
60	,034091
50	,028409
40	,022727
30	,017045
20	,011364
10	,005682
9	,005114
8	,004545
7	,003977
6	,003409
5	,002841
4	,002273
3	,001704
2	,001136
1	,000568

Feet.	Decimals.
2	,0003787
1	,0001894
Inches.	Decimals.
6	,0000947
3	,0000474
1	,0000158

TABLE IX.

TIME.

1 year the Integer.

Months the same as
Pence in the second
Table.

Days.	Decimals.
365	1,000000
300	,821918
200	,547945
100	,273973
90	,246575

80	,219178
70	,191781
60	,164383
50	,136986
40	,109589
30	,082192
20	,054794
10	,027397
9	,024657
8	,021918
7	,019178
6	,016438
5	,013698
4	,010959
3	,008219
2	,005479
1	,002739

1 day the Integer.

Hours.	Decimals.
12	,5
11	,458333
10	,416666
9	,375
8	,333333
7	,291666
6	,25
5	,208333
4	,166666
3	,125
2	,083333
1	,041666

Minutes.	Decimals.
30	,020833
20	,013888
10	,006944
9	,00625
8	,005555
7	,004861
6	,004166
5	,003472
4	,002777
3	,002083
2	,001389
1	,000664

TABLE X.

CLOTH MEASURE.

1 Yard the Integer.

Quarters the same as
Table 4.

Nails.	Decimals.
2	,125
1	,0625

TABLE XI.

LEAD WEIGHT.

A Foth. the Integer.

Hund.	Decimals.
10	,512820
9	,461538
8	,410256
7	,358974
6	,307692
5	,256410
4	,205128
3	,153846
2	,102564
1	,051282

Qrs.	Decimals.
2	,025641
1	,012820

Pounds.	Decimals.
14	,0064102
13	,0059523
12	,0054945
11	,0050366
10	,0045787
9	,0041208
8	,0036630
7	,0032051
6	,0027472
5	,0022893
4	,0018315
3	,0013736
2	,0009157
1	,0004578

THE RULE OF THREE IN DECIMALS.

EXAMPLES.

If $26\frac{1}{2}$ yards cost £3 : 16 : 3, what will $32\frac{1}{4}$ yards come to?

Ans. £4 : 12 : $9\frac{1}{2}$.

$$\begin{array}{rcc} \text{yds.} & \text{£} & \text{yds.} \\ 26,5 & : 3,8125 & : : 32,25 : \\ & 32,25 & \end{array}$$

$$26,5)122,953125(4,63974 = \text{£}4 : 12 : 9\frac{1}{2}.$$

2. What will the pay of 540 men come to, at £1 : 5 : 6 per man?

Ans. £688 : 10.

3. If $7\frac{3}{4}$ yards of cloth cost £2 : 12 : 9, what will $140\frac{1}{2}$ yards of the same cost?

Ans. £47 : 16 : 3 2,4 qrs.

4. If a chest of sugar, weighing 7 cwt. 2 qrs. 14 lb. cost £36 : 12 : 9, what will 2 cwt. 1 qr. 21 lb. of the same cost?

Ans. £11 : 14 : 2 3,5 qrs.

5. A grocer buys 24 ton 12 cwt. 2 qrs. 14 lb. 12 oz. of tobacco for £3678 : 6 : 4, what will 1 oz. come to?

Ans. 1d.

6. What will $326\frac{1}{4}$ lb. of tobacco come to, when $1\frac{1}{2}$ lb. is sold for 3s. 6d.?

Ans. £38 : 1 : 3.

7. What is the worth of 19 oz. 3 dwts. 5 grs. of gold, at £2 : 19 per oz.?

Ans. £56 : 10 : 5 2,99 qrs.

8. What is the worth of $827\frac{3}{4}$ yards of painting, at $10\frac{1}{2}$ d. per yard?

Ans. £36 : 4 : 3 1,5 qrs.

9. If I lent my friend £34 for $\frac{2}{3}$ of a year, how much ought he to lend me $\frac{5}{12}$ of a year to requite my kindness?

Ans. £51.

10. If $\frac{3}{4}$ of a yard of cloth, that is $2\frac{1}{4}$ yards broad, make a garment, how much that is $\frac{4}{5}$ of a yard wide will make the same?

Ans. 2,109375 yards.

11. If 1 ounce of silver cost 5s. 6d., what is the price of a tankard that weighs 1 lb. 10 oz. 10 dwts 4 grs.?

Ans. £6 : 3 : 9 2,2 qrs.

12. If 1 lb. of tobacco cost 15d. what cost 3 hogsheads, weighing together 15 cwt. 1 qr. 19 lb.?

Ans. £107 : 18 : 9.

13. If 1 cwt. of currants cost £2 : 9 : 6, what will 45 cwt. 3 qrs. 14 lb. cost at the same rate?

Ans. £113 : 10 : $9\frac{3}{4}$.

14. Bought 6 chests of sugar, each 6 cwt. 3 qrs. at £2 : 16 per cwt., what do they come to?

Ans. £113 : 8.

15. Bought a tankard for £10 ; 12, at the rate of 5s. 4d. per ounce, what was the weight?

Ans. 39 oz. 15 dwts.

16. Gave £187 : 3 : 3, for 25 cwt. 3 qrs. 14 lb. of tobacco, at what rate did I buy it per lb.?

Ans. 1s 3½d.

17. Bought 29 lb. 4 oz. of coffee, for £10 : 11 : 3, what is the value of 3 lb.?

Ans. £1 : 1 : 8.

18. If I give 1s. 1d. for 3½ lb. cheese, what will be the value of 1 cwt.?

Ans. £1 : 14 : 8.

EXTRACTION OF THE SQUARE ROOT.

Extracting the Square Root is to find out such a number as, being multiplied into itself, the product will be equal to the given number.

RULE. First, Point the given number, beginning at the unit's place, then proceed to the hundreds, and so upon every second figure throughout.

Secondly. Seek the greatest square number in the first point towards the left hand, placing the square number under the first point, and the root thereof in the quotient; subtract the square number from the first point, and to the remainder bring down the next point and call that the resolvend.

Thirdly. Double the quotient, and place it for a divisor on the left hand of the resolvend; seek how often the divisor is contained in the resolvend; (preserving always the unit's place) and put the answer in the quotient, and also on the right-hand side of the divisor; then multiply by the figure last put in the quotient, and subtract the product from the resolvend; bring down the next point to the remainder (if there be any more) and proceed as before.

Roots.	1.	2.	3.	4.	5.	6.	7.	8.	9.
Squares.	1.	4.	9.	16.	25.	36.	49.	64.	81.

EXAMPLES.

1. What is the square root of 119025? *Ans.* 345.

$$\begin{array}{r}
 1190\dot{2}5(345 \\
 \underline{9} \\
 64)290 \\
 \underline{256} \\
 685)3425 \\
 \underline{3425}
 \end{array}$$

2. What is the square root of 106929? *Ans.* 327+.
 3. What is the square root of 2268741? *Ans.* 1506,23+.
 4. What is the square root of 7596796? *Ans.* 2756,228+.
 5. What is the square root of 36372961? *Ans.* 6031.
 6. What is the square root of 22071204? *Ans.* 4698.

When the given number consists of a whole number and decimals together, make the number of decimals even, by adding ciphers to them; so that there may be a point fall on the unit's place of the whole number.

7. What is the square root of 3271,4007? *Ans.* 57,19+.
 8. What is the square root of 4795,25731? *Ans.* 69,247+.
 9. What is the square root of 4,372594? *Ans.* 2,091+.
 10. What is the square root of 2,2710957? *Ans.* 1,50701+.
 11. What is the square root of ,00032754? *Ans.* ,01809+.
 12. What is the square root of 1,270059? *Ans.* 1,1269+.

To extract the Square Root of a Vulgar Fraction.

RULE. Reduce the fraction to its lowest terms, then extract the square root of the numerator, for a new numerator, and the square root of the denominator, for a new denominator.

If the fraction be a surd (*i. e.*) a number where a root can never be exactly found, reduce it to a decimal, and extract the root from it.

EXAMPLES.

13. What is the square root of $\frac{2304}{5184}$? *Ans.* $\frac{2}{3}$.
 14. What is the square root of $\frac{2704}{4225}$? *Ans.* $\frac{4}{5}$.
 15. What is the square root of $\frac{9216}{12544}$? *Ans.* $\frac{9}{7}$.

SURDS.

16. What is the square root of $\frac{275}{341}$? *Ans.* ,89802+.
 17. What is the square root of $\frac{357}{476}$? *Ans.* ,86602+.
 18. What is the square root of $\frac{474}{549}$? *Ans.* ,93309+.

To extract the Square Root of a mixed number.

RULE. Reduce the fractional part of a mixed number to its lowest term, and then the mixed number to an improper fraction.

2. Extract the root of the numerator and denominator for a new numerator and denominator.

If the mixed number given be a surd, reduce the fractional part to a decimal, annex it to the whole number, and extract the square root therefrom.

EXAMPLES.

19. What is the square root of $51\frac{21}{5}$? *Ans.* $7\frac{1}{5}$.
 20. What is the square root of $27\frac{9}{10}$? *Ans.* $5\frac{1}{4}$.
 21. What is the square root of $9\frac{4}{9}$? *Ans.* $3\frac{1}{3}$?

SURDS.

22. What is the square root of $85\frac{14}{5}$? *Ans.* 9,27+.
 23. What is the square root of $8\frac{5}{7}$? *Ans.* 2,9519+.
 24. What is the square root of $6\frac{2}{3}$? *Ans.* 2,5819+.

To find a mean proportional between any two given numbers.

RULE. The square root of the product of the given number is the mean proportional sought.

EXAMPLES.

5. What is the mean proportional between 3 and 12?
Ans. $3 \times 12 = 36$. then $\sqrt{36} = 6$ the mean proportional.
 6. What is the mean proportional between 4276 and 842?
Ans. 1897,4+.

To find the side of a square equal in area to any given superficies.

RULE. The square root of the content of any given superficies is the side of the square equal sought.

EXAMPLES.

27. If the content of a given circle be 160, what is the side of the square equal?
Ans. 12,64911.

28. If the area of a circle is 750, what is the side of the square equal?
Ans. 27,38612.

The Area of a circle given to find the Diameter.

RULE. As 355 : 452, or, as 1 : 1,273239 :: so is the area : to the square of the diameter ;—or, multiply the square root of the area by 1,12837, and the product will be the diameter.

EXAMPLES.

29. What length of cord will be fit to tie to a cow's tail, the other end fixed in the ground, to let her have liberty of eating an acre of grass, and no more, supposing the cow and tail to measure $5\frac{1}{2}$ yards?
Ans. 6,136 perches.

The area of a circle given, to find the periphery, or circumference.

RULE. As 113 : 1420, or, as 1 : 12,56637 :: the area to the square of the periphery ;—or, multiply the square root of the area by 3,5449, and the product is the circumference.

EXAMPLES.

30. When the area is 12, what is the circumference?
Ans. 12,279.

31. When the area is 160, what is the periphery?
Ans. 44,839.

Any two sides of a right-angled triangle given, to find the third side.

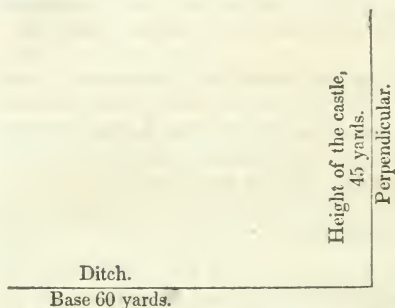
1. The base and perpendicular given to find the hypotenuse.

RULE. The square root of the sum of the squares of the base and perpendicular, is the length of the hypotenuse.

EXAMPLES.

32. The top of a castle from the ground is 45 yards high, and surrounded with a ditch 60 yards broad; what length must a ladder be to reach from the outside of the ditch to the top of the castle?

Ans. 75 yards.



33. The wall of a town is 25 feet high, which is surrounded by a moat of 30 feet in breadth: I desire to know the length of a ladder that will reach from the outside of the moat to the top of the wall?

Ans. 39,05 feet.

The hypotenuse and perpendicular given, to find the base.

RULE. The square root of the difference of the squares of the hypotenuse and perpendicular, is the length of the base.

The base and hypotenuse given, to find the perpendicular.

RULE. The square root of the difference of the squares of the hypotenuse and base, is the height of the perpendicular.

N. B. The two last questions may be varied for examples to the two last propositions.

Any number of men being given, to form them into a square battle, or to find the number of rank and file.

RULE. The square root of the number of men given, is the number of men either in rank or file.

34. An army consisting of 331776 men, I desire to know how many rank and file?

Ans. 576.

35. A certain square pavement contains 48841 square stones all of the same size. I demand how many are contained in one of the sides?

Ans. 221.

EXTRACTION OF THE CUBE ROOT.

To extract the Cube Root is to find out one number, which being multiplied into itself, and then into that product, produceth the given number.

RULE 1. Point every third figure of the cube given, beginning at the unit's place; seek the greatest cube to the first point, and subtract it therefrom; put the root in the quotient, and bring down the figures in the next point to the remainder, for a **RESOLVEND**.

2. Find a **DIVISOR** by multiplying the square of the quotient by 3. See how often it is contained in the resolvend, rejecting the units and tens, and put the answer in the quotient.

3. To find the **SUBTRAHEND**. 1. Cube the last figure in the quotient. 2. Multiply all the figures in the quotient by 3, except the last, and that product by the square of the last. 3. Multiply the divisor by the last figure. Add these products together, for the subtrahend, which subtract from the resolvend: to the remainder bring down the next point, and proceed as before.

ROOTS. 1. 2. 3. 4. 5. 6. 7. 8. 9.

CUBES. 1. 8. 27. 64. 125. 216. 343. 512. 729.

EXAMPLES.

1. What is the cube root of 99252847?

$$\begin{array}{r} 99252847(463 \\ 64 \quad = \text{cube of } 4 \end{array}$$

Divisor _____

Square of $4 \times 3 = 48$)35252 resolvend.

$$\begin{array}{r} 216 = \text{cube of } 6. \\ 432 = 4 \times 3 \times \text{by square of } 6. \\ 288 = \text{divisor} \times \text{by } 6. \end{array}$$

33336 subtrahend.

Divisor _____

Square of $46 \times 3 = 648$)1916847 resolvend.

$$\begin{array}{r} 27 = \text{cube of } 3. \\ 1242 = 46 \times 3 \times \text{by square of } 3. \\ 19044 = \text{divisor} \times \text{by } 3. \end{array}$$

1916847 subtrahend.

M2

- | | |
|--|------------|
| 2. What is the cube root of 389017? | Ans. 73. |
| 3. What is the cube root of 5735339? | Ans. 179. |
| 4. What is the cube root of 32461759? | Ans. 319. |
| 5. What is the cube root of 84604519? | Ans. 439. |
| 6. What is the cube root of 259694072? | Ans. 638. |
| 7. What is the cube root of 48228544? | Ans. 364. |
| 8. What is the cube root of 27054036008? | Ans. 3002. |
| 9. What is the cube root of 22069810125? | Ans. 2805. |
| 10. What is the cube root of 122615327232? | Ans. 4968. |
| 11. What is the cube root of 219365327791? | Ans. 6031. |
| 12. What is the cube root of 673373097125? | Ans. 8765. |

When the given number consists of a whole number and decimals together, make the number of decimals to consist of 3, 6, 9, &c. places, by adding ciphers thereto, so that there may be a point fall on the unit's place of the whole number.

- | | |
|--|--------------|
| 13. What is the cube root of 12,077875? | Ans. 2,35. |
| 14. What is the cube root of 36155,02756? | Ans. 33,06+. |
| 15. What is the cube root of ,001906624? | Ans. ,124. |
| 16. What is the cube root of 33,230979937? | Ans. 3,215+. |
| 17. What is the cube root of 15926,972504? | Ans. 25,16+. |
| 18. What is the cube root of ,053157376? | Ans. ,376. |

To extract the cube root of a vulgar fraction.

RULE. Reduce the fraction to its lowest terms, then extract the cube root of its numerator and denominator, for a new numerator and denominator; but if the fraction be a surd, reduce it to a decimal, and then extract the root from it.

EXAMPLES

- | | |
|--|----------------------|
| 19. What is the cube root of $\frac{250}{686}$? | Ans. $\frac{5}{7}$. |
| 20. What is the cube root of $\frac{324}{1000}$? | Ans. $\frac{3}{5}$. |
| 21. What is the cube root of $\frac{1520}{5130}$? | Ans. $\frac{2}{3}$. |

SURDS.

- | | |
|--|-------------|
| 22. What is the cube root of $\frac{4}{7}$? | Ans. ,829+. |
| 23. What is the cube root of $\frac{5}{9}$? | Ans. ,822+. |
| 24. What is the cube root of $\frac{2}{3}$? | Ans. ,873+. |

To extract the cube root of a mixed number.

RULE. Reduce the fractional part to its lowest terms, and then the mixed number to an improper fraction, extract the cube root of the numerator and denominator for a new numerator and deno-

minator; but if the mixed number given be a surd, reduce the fractional part to a decimal, annex it to the whole number, and extract the root therefrom.

EXAMPLES.

25. What is the cube root of $12\frac{1}{2}\frac{9}{7}$? *Ans.* $2\frac{1}{3}$.
 26. What is the cube root of $31\frac{1}{3}\frac{5}{4}\frac{3}{3}$? *Ans.* $3\frac{1}{7}$.
 27. What is the cube root of $405\frac{2}{1}\frac{8}{2}\frac{5}{5}$? *Ans.* $7\frac{2}{5}$.

SURDS.

28. What is the cube root of $7\frac{1}{5}$? *Ans.* $1,93+$.
 29. What is the cube root of $9\frac{1}{6}$? *Ans.* $2,092+$.
 30. What is the cube root of $8\frac{5}{7}$? *Ans.* $2,057+$.

THE APPLICATION.

1. If a cubical piece of timber be 47 inches long, 47 inches broad, and 47 inches deep, how many cubical inches doth it contain? *Ans.* 103823.
 2. There is a cellar dug, that is 12 feet every way, in length, breadth, and depth; how many solid feet of earth were taken out of it? *Ans.* 1728.
 3. There is a stone of a cubic form, which contains 389017 solid feet, what is the superficial content of one of its sides? *Ans.* 5329.

Between two numbers given, to find two mean proportionals.

RULE. Divide the greater extreme by the less, and the cube root of the quotient multiplied by the less extreme, gives the less mean; multiply the said cube root by the less mean, and the product will be the greater mean proportional.

EXAMPLES.

4. What are the two mean proportionals between 6 and 162? *Ans.* 18 and 54.
 5. What are the two mean proportionals between 4 and 108? *Ans.* 12 and 36.

To find the side of a cube that shall be equal in solidity to any given solid, as a globe, cylinder, prism, cone, &c.

RULE. The cube root of the solid content of any solid body given, is the side of the cube of equal solidity.

EXAMPLES.

6. If the solid content of a globe is 10648, what is the side of a cube of equal solidity? Ans. 22.

The side of a cube being given, to find the side of a cube that shall be double, treble, &c. in quantity to the cube given.

RULE. Cube the side given, and multiply it by 2, 3, &c., the cube root of the product is the side sought.

EXAMPLES.

7. There is a cubical vessel, whose side is 12 inches, and it is required to find the side of another vessel, that is to contain three times as much? Ans. 17,306.

EXTRACTING OF THE BIQUADRATE ROOT.

To extract the Biquadrate Root, is to find out a number, which being involved four times into itself, will produce the given number.

RULE. First extract the square root of the given number, and then extract the square root of that square root, and it will give the biquadrate root required.

EXAMPLES.

1. What is the biquadrate of 27? Ans. 531441.
2. What is the biquadrate of 76? Ans. 33362176.
3. What is the biquadrate of 275? Ans. 5719140625.
4. What is the biquadrate root of 531441? Ans. 27.
5. What is the biquadrate root of 33362176? Ans. 76.
6. What is the biquadrate root of 5719140625? Ans. 275.

A GENERAL RULE FOR EXTRACTING THE ROOTS OF ALL POWERS.

1. **PREPARE** the number given for extraction, by pointing off from the unit's place as the root required directs.
2. Find the first figure in the root, which subtract from the given number.
3. Bring down the first figure in the next point to the remainder, and call it the dividend.

4. Involve the root into the next inferior power to that which is given, multiply it by the given power, and call it the divisor.

5. Find a quotient figure by common division, and annex it to the root; then involve the whole root into the given power, and call that the subtrahend.

6. Subtract that number from as many points of the given power as are brought down, beginning at the lower place, and to the remainder bring down the first figure of the next point for a new dividend.

7. Find a new divisor, and proceed in all respects as before.

EXAMPLES.

1. What is the square root of 141376?

$$\begin{array}{r}
 \dot{1}4\dot{1}3\dot{7}6(376 \\
 \underline{9} \\
 6)51 \text{ dividend.} \\
 \underline{1369} \text{ subtrahend.} \\
 74)447 \text{ dividend.} \\
 \underline{141376} \text{ subtrahend.}
 \end{array}
 \qquad
 \begin{array}{l}
 3 \times 2 = 6 \text{ divisor.} \\
 37 \times 37 = 1369 \text{ subtrahend.} \\
 37 \times 2 = 74 \text{ divisor.} \\
 376 \times 376 = 141376 \text{ subtrahend.}
 \end{array}$$

2. What is the cube root of 53157376?

$$\begin{array}{r}
 \dot{5}3\dot{1}5\dot{7}3\dot{7}6(376 \\
 \underline{27} \\
 27)261 \text{ dividend.} \\
 \underline{50653} \text{ subtrahend.} \\
 4107)25043 \text{ dividend.} \\
 \underline{53157376} \text{ subtrahend.}
 \end{array}$$

$$\begin{array}{l}
 3 \times 3 \times 3 = 27 \text{ divisor.} \\
 37 \times 37 \times 37 = 50653 \text{ subtrahend.} \\
 37 \times 37 \times 3 = 4107 \text{ divisor.} \\
 376 \times 376 \times 376 = 53157376 \text{ subtrahend.}
 \end{array}$$

3. What is the biquadrate of 19987173376.

$$\begin{array}{r}
 19987173376(376 \\
 \underline{81} \\
 108)1188 \text{ dividend.} \\
 \underline{1874161} \text{ subtrahend.} \\
 202612)1245563 \text{ dividend.} \\
 \underline{19987173376} \text{ subtrahend.} \\
 3 \times 3 \times 3 \times 4 = 108 \text{ divisor.} \\
 37 \times 37 \times 37 \times 37 = 1874161 \text{ subtrahend.} \\
 37 \times 37 \times 37 \times 4 = 202612 \text{ divisor.} \\
 376 \times 376 \times 376 \times 376 = 19987173376 \text{ subtrahend.}
 \end{array}$$

SIMPLE INTEREST.

There are five letters to be observed in Simple Interest, viz.

- P. the Principal.
- T. the Time.
- R. the Ratio, or rate per cent.
- I. the Interest.
- A. the Amount.

A TABLE OF RATIOS.

3	,03	5½	,055	8	,08
3½	,035	6	,06	8½	,085
4	,04	6½	,065	9	,09
4½	,045	7	,07	9½	,095
5	,05	7½	,075	10	,1

NOTE. The Ratio is the simple interest of £1 for one year, at the rate per cent. proposed, and is found thus :

$$\begin{array}{c}
 \text{£} \quad \text{£} \quad \text{£} \\
 \text{As } 200 : 3 :: 1 : ,03
 \end{array}$$

$$\text{As } 100 : 3,5 :: 1 : ,035.$$

When the principal, time, and rate per cent. are given, to find the interest.

RULE. Multiply the principal, time, and rate together, and it will give the interest required.

NOTE. The proposition and rule are better expressed thus:—

I. When P R T are given to find I.

RULE. $\text{prt} = \text{I}$.

NOTE. When two or more letters are put together like a word, they are to be multiplied one into another.

EXAMPLES.

1. What is the interest of £945 : 10, for 3 years, at 5 per cent. per annum. *Ans.* $945,5 \times ,05 \times 3 = 141,825$, or £141 : 16 : 6.
2. What is the interest of £547 : 14, at 4 per cent. per annum, for 6 years? *Ans.* £131 : 8 : 11, 2 qrs. ,08.
3. What is the interest of £796 : 15, at $4\frac{1}{2}$ per cent. per annum, for 5 years? *Ans.* £179 : 5 : 4 2 qrs.
4. What is the interest of £397 : 9 : 5, for $2\frac{1}{2}$ years, at $3\frac{1}{2}$ per cent. per annum? *Ans.* £34 : 15 : 6 3,5499 qrs.
5. What is the interest of £554 : 17 : 6, for 3 years, 8 months, at $4\frac{1}{2}$ per cent. per annum? *Ans.* £91 : 11 : 1 ,2.
6. What is the interest of £236 : 18 : 8, for three years. 8 months, at $5\frac{1}{2}$ per cent. per annum? *Ans.* £47 : 15 : 7 $\frac{1}{2}$,293.

When the interest is for any number of days only.

RULE. Multiply the interest of £1 for a day, at the given rate, by the principal and number of days, it will give the answer.

INTEREST OF £1 FOR ONE DAY.

per cent.	Decimals.	per cent.	Decimals.
3	,00008219178	$6\frac{1}{2}$	,0001768219
$3\frac{1}{2}$	,00009589041	7	,00019178082
4	,00010958904	$7\frac{1}{2}$	,00020547945
$4\frac{1}{2}$	,00012328767	8	,00021917808
5	,00013698630	$8\frac{1}{2}$	,00023287671
$5\frac{1}{2}$	,00015068493	9	,00024657534
6	,00016438356	$9\frac{1}{2}$	,00026027397

NOTE. The above table is thus found:—

As $365 : ,03 :: 1 : ,00008219178$. And as $365 : ,035 :: 1 : ,00009589041$, &c.

EXAMPLES.

7. What is the interest of £240, for 120 days, at 4 per cent. per annum? *Ans.* ,00010958904 \times 240 \times 120 = £3 : 3 : 1 $\frac{1}{4}$.

8. What is the interest of £364 : 18, for 154 days, at 5 per cent. per annum? *Ans.* £7 : 13 : 11 $\frac{1}{4}$.

9. What is the interest of £725 : 15, for 74 days, at 4 per cent. per annum? *Ans.* £5 : 17 : 8 $\frac{1}{2}$.

10. What is the interest of £100, from the 1st of June, 1775 to the 9th of March following, at 5 per cent. per annum?

Ans. £3 : 16 : 11 $\frac{3}{4}$.

II. When P R T are given to find A.

RULE. $prt + p = A$.

EXAMPLES.

11. What will £279 : 12, amount to in 7 years, at 4 $\frac{1}{2}$ per cent. per annum? *Ans.* £367 : 13 : 5 3,04 qrs.

$$279,6 \times ,045 \times 7 + 279,6 = 367,674.$$

12. What will £320 : 17, amount to in 5 years, at 3 $\frac{1}{2}$ per cent. per annum? *Ans.* £376 : 19 : 11 2,8 qrs.

When there is any odd time given with the whole years, reduce the odd time into days, and work with the decimal parts of a year which are equal to those days.

13. What will £926 : 12, amount to in 5 $\frac{1}{2}$ years, at 4 per cent. per annum? *Ans.* £1130 : 9 : 0 $\frac{1}{4}$, 92 qrs.

14. What will £273 : 18, amount to in 4 years, 175 days, at 5 per cent. per annum? *Ans.* £310 : 14 : 1 3,35080064 qrs.

III. When A R T are given to find P.

RULE. $\frac{a}{rt + 1} = P$.

EXAMPLES.

15. What principal, being put to interest, will amount to £367 : 13 : 5 3,04 qrs. in 7 years, at 4 $\frac{1}{2}$ per cent. per annum?

Ans. ,045 \times 7 + 1 = 1,315 then $367,674 \div 1,315 = £279 : 12$.

16. What principal, being put to interest, will amount to £376 : 19 : 11 2,8, in 5 years, at 3 $\frac{1}{2}$ per cent. per annum?

Ans. £320 : 17.

17. What principal, being put to interest, will amount to £1130 : 9 : 0 $\frac{1}{4}$, 92 qrs. in 5 $\frac{1}{2}$ years, at 4 per cent. per annum?

Ans. £926 : 12.

18. What principal will amount to £310 : 14 : 1 3,35080064 qrs. in 4 years, 175 days, at 3 per cent. per annum?

Ans. £273 : 18.

IV. When A P T are given to find R.

a—p
RULE. ————— = R.
pt.

EXAMPLES.

19. At what rate per cent. will £279 : 12, amount to £367 : 13 : 5 3,04 qrs. in 7 years?

Ans. 367,674—279,6=88,074, 275,6 \times 7=1957,2,
then 88,074 \div 1957,2=,045 or 4 $\frac{1}{2}$ per cent.

20. At what rate per cent. will £320 : 17, amount to £376 : 19 : 11 2,8 qrs. in 5 years?

Ans. 3 $\frac{1}{2}$ per cent.

21. At what rate per cent. will £926 : 12, amount to £1130 : 9 : 0 $\frac{1}{4}$, 92 qrs. in 5 $\frac{1}{2}$ years?

Ans. 4 per cent.

22. At what rate per cent. will £273 : 18, amount to £310 : 14 : 1 3,35080064 qrs. in 4 years, 175 days?

Ans. 3 per cent.

V. When A P R are given to find T.

a—p
RULE. ————— = T.
pr.

EXAMPLES.

23. In what time will £279 : 12, amount to £367 : 13 : 5 3,04 qrs. at 4 $\frac{1}{2}$ per cent.?

Ans. 367,674—279,6=88,074. 279,6 \times ,045=12,5820, then
88,074 \div 12,5820=7 years.

24. In what time will £320 : 17, amount to £376 : 19 : 11 2,8 qrs. at 3 $\frac{1}{2}$ per cent.?

Ans. 5 years.

25. In what time will £926 : 12, amount to £1130 : 9 : 0 $\frac{1}{4}$, 92 qrs. at 4 per cent.?

Ans. 5 $\frac{1}{2}$ years.

26. In what time will £273 : 18, amount to £310 : 14 : 1 3,35080064 qrs. at 3 per cent.?

Ans. 4 years, 175 days.

ANNUITIES OR PENSIONS, &c. IN ARREARS.

Annuities or pensions, &c. are said to be in arrears, when they are payable or due, either yearly, half-yearly, or quarterly, and are unpaid for any number of payments.

NOTE. U represents the annuity, pension, or yearly rent, T R A as before.

I U R T are given to find A.

$$\text{RULE. } \frac{ttu - tu}{2} \times r : + tu = A.$$

EXAMPLES.

27. If a salary of £150 be forborne 5 years at 5 per cent. what will it amount to? *Ans. £825.*

$$5 \times 5 \times 150 - 5 \times 150 = 3000 \text{ then } \frac{3000}{2} \times .05 + 5 \times 150 = £825.$$

28. If £250 yearly pension be forborne 7 years, what will it amount to in that time at 6 per cent.? *Ans. £2065.*

29. There is a house let upon lease for $5\frac{1}{2}$ years, at £60 per annum, what will be the amount of the whole time at $4\frac{1}{2}$ per cent.? *Ans. £363 : 8 : 3.*

30. Suppose an annual pension of £28 remain unpaid for 8 years, what would it amount to at 5 per cent.? *Ans. £263 : 4.*

NOTE. When the annuities, &c. are to be paid half-yearly or quarterly, then

For half-yearly payments, take half of the ratio, half of the annuity, &c., and twice the number of years—and

For quarterly payments, take a fourth part of the ratio, a fourth part of the annuity, &c., and four times the number of years, and work as before.

EXAMPLES.

31. If a salary of £150, payable every half-year, remains unpaid for 5 years, what will it amount to in that time at 5 per cent.? *Ans. £834 : 7 : 6.*

32. If a salary of £150, payable every quarter, was left unpaid for 5 years, what would it amount to in that time at 5 per cent.? *Ans. £839 : 1 : 3.*

NOTE. It may be observed by comparing these last examples, the amount of the half-yearly payments are more advantageous than the yearly, and the quarterly more than the half-yearly.

II. When A R T are given to find U.

$$\text{RULE. } \frac{2a}{ttr - tr + 2t} = U.$$

33. If a salary amounted to £825 in 5 years, at 5 per cent. what was the salary? *Ans.* £150.

$$825 \times 2 = 1650 \quad 5 \times 5 \times ,05 = 5 \times ,05 + 5 \times 2 = 11 \text{ then } 1650 \div 11 = £150.$$

34. If a house is to be let upon a lease for $5\frac{1}{2}$ years, and the amount for that time is £363 : 8 : 3, at $4\frac{1}{2}$ per cent. what is the yearly rent? *Ans.* £60.

35. If a pension amounted to £2065, in 7 years, at 6 per cent. what was the pension? *Ans.* £250.

36. Suppose the amount of a pension be £263 : 4 in 8 years, at 5 per cent. what was the pension? *Ans.* £28.

NOTE. When the payments are half-yearly, then take 4 a, and half of the ratio, and twice the number of years; and if quarterly, then take 8 a, one fourth of the ratio, and four times the number of years, and proceed as before.

37. If the amount of a salary, payable half-yearly, for 5 years, at 5 per cent. be £834 : 7 : 6, what was the salary? *Ans.* £150.

38. If the amount of an annuity, payable quarterly, be £839 : 1 : 3, for 5 years, at 6 per cent. what was the annuity? *Ans.* £150.

III. When U A T are given to find R.

$$2a - 2ut$$

RULE. ————— = R.

$$utt - ut$$

EXAMPLES.

39. If a salary of £150 per annum, amount to £825, in 5 years, what is the rate per cent. ? *Ans.* 5 per cent.

$$\begin{array}{r} \underline{825} + 2 - \underline{150} + 5 + 2 = 150 \text{ then } \frac{150}{150 \times 5 \times 5 - 150 \times 5} = ,05 \end{array}$$

40. If a house be let upon a lease for $5\frac{1}{2}$ years, at £60 per annum, and the amount for that time be £363 : 8 : 3, what is the rate per cent ? *Ans.* $4\frac{1}{2}$ per cent.

41. If a pension of £250 per annum, amounts to £2065 in 7 years, what is the rate per cent. ? *Ans.* 6 per cent.

42. Suppose the amount of a yearly pension of £28, be £263 : 4, in 8 years, what is the rate per cent ? *Ans.* 5 per cent.

NOTE. When the payments are half-yearly, take 4 a—4 ut for a dividend, and work with half the annuity, and double the number of years for a divisor; if quarterly, take 8 a—8 ut, and work with a fourth of the annuity, and four times the number of years.

43. If a salary of £150 per annum, payable half-yearly, amounts to £834 : 7 : 6, in 5 years, what is the rate per cent.?

Ans. 5 per cent.

44. If an annuity of £150 per annum, payable quarterly, amounts to £839 : 1 : 3, in 5 years, what is the rate per cent.?

Ans. 5 per cent.

IV. When U A R are given to find T.

$$\text{RULE. First, } \frac{2}{r} - 1 = x \text{ then: } \sqrt{\frac{2a}{ur} + \frac{xx}{4} - \frac{x}{2}} = T.$$

EXAMPLES.

45. In what time will a salary of £150 per annum, amount to £825, at 5 per cent.?

Ans. 5 years.

$$\begin{array}{r} \frac{2}{,05} - 1 = 39 \\ \frac{826 \times 2}{150 \times ,05} = 220 \\ \frac{39 \times 39}{4} = 380,25 \\ \sqrt{220 + 380,25} = 24,5 - \frac{39}{2} = 5 \text{ years.} \end{array}$$

46. If a house is let upon a lease for a certain time, for £60 per annum, and amounts to £363 : 8 : 3, at $4\frac{1}{2}$ per cent., what time was it let for?

Ans. $5\frac{1}{2}$ years.

47. If a pension of £250 per annum, being forborne a certain time, amounts to £2065, at 6 per cent., what was the time of forbearance?

Ans. 7 years.

48. In what time will a yearly pension of £28, amount to £263 : 4, at 5 per cent.?

Ans. 8 years.

NOTE. If the payments are half-yearly, take half the ratio, and half the annuity; if quarterly, one fourth of the ratio, and one fourth of the annuity; and 'T' will be equal to those half-yearly or quarterly payments.

49. If an annuity of £150 per annum, payable half-yearly, amounts to £834 : 7 : 6, at 5 per cent., what time was the payment forborne?

Ans. 5 years.

50. If a yearly pension of £150, payable quarterly, amounts to £839 : 1 : 3, at 5 per cent., what was the time of forbearance?

Ans. 5 years.

PRESENT WORTH OF ANNUITIES.

NOTE. P represents the present worth ; U T R as before.

I. When U T R are given to find P.

$$ttr - tr + 2t$$

RULE. $\frac{ttr - tr + 2t}{2tr + 2} : \times u = P.$

EXAMPLES.

51. What is the present worth of £150 per annum, to continue 5 years at 5 per cent. ?

Ans. £660.

$$5 \times 5 \times ,05 - 5 \times ,05 + 5 \times 2 = 11,5 \times ,05 \times 2 + 2 = 2,5 \text{ then } 11 \div 2,5 \times 150 = £660.$$

52. What is the yearly rent of a house of £60, to continue $5\frac{1}{2}$ years worth in ready money, at $4\frac{1}{2}$ per cent. ?

Ans. £291 : 6 : 3.

53. What is the present worth of £250 per annum, to continue 7 years, at 6 per cent. ?

Ans. £1454 : 4 : 6.

54. What is a pension of £28 per annum, worth in ready money, at 5 per cent., for 8 years ?

Ans. £188.

NOTE. The same thing is to be observed as in the first rule of annuities in arrears, concerning half-yearly and quarterly payments.

55. What is the present worth of £150, payable quarterly, for 5 years, at 5 per cent. ?

Ans. £671 : 5.

NOTE. By comparing the last examples, it will be found that the present worth of half-yearly payments is more advantageous than yearly, and quarterly than half-yearly.

II. When P T R are given to find U.

$$tr + 1$$

RULE. $\frac{tr + 1}{ttr - tr + 2t} : \times 2p = U.$

EXAMPLES.

56. If the present worth of a salary be £660, to continue 5 years, at 5 per cent., what is the salary? *Ans.* £150.

$$\begin{array}{r} 5 \times ,05 + 1 = 1,25 \quad 5 \times 5 \times ,05 - 5 \times ,05 + 10 = 11. \\ \hline 1,25 \\ \hline \quad \times 660 \times 2 = \text{£}150. \\ 11 \end{array}$$

57. There is a house let upon lease for $5\frac{1}{2}$ years to come, I desire to know the yearly rent, when the present worth, at $4\frac{1}{2}$ per cent., is £291 : 6 : 3? *Ans.* £60.

58. What annuity is that which, for 7 years' continuance, at 6 per cent., produces £1451 : 4 : 6 present worth? *Ans.* £250.

59. What annuity is that which, for 8 years' continuance, produces £188 for the present worth, at 5 per cent.? *Ans.* £28.

NOTE. When the payments are half-yearly, take half the ratio, twice the number of years, and multiply by 4 p; and when quarterly, take one fourth of the ratio, and four times the number of years, and multiply by 8 p.

60. There is an annuity payable half-yearly, for 5 years to come, what is the yearly rent, when the present worth, at 5 per cent., is £667 : 10? *Ans.* £150.

61. There is an annuity payable quarterly, for 5 years to come, I desire to know the yearly income, when the present worth, at 5 per cent., is £671 : 5? *Ans.* £150.

III. When U P T are given to find R.

$$\begin{array}{r} \text{ut} - p \times 2 \\ \hline \text{RULE.} \quad \text{---} = R. \\ 2pt + \text{ut} - \text{ttu}. \end{array}$$

EXAMPLES.

62. At what rate per cent. will an annuity of £150 per annum, to continue 5 years, produce the present worth of £660? *Ans.* 5 per cent.

$$\begin{array}{r} 150 \times 5 - 660 \times 2 = 180, 2 \times 660 \times 5 + 5 \times 150 - 5 \times 5 \times 150 = 3600 \\ \text{then } 180 \div 3600 = ,05 = 5 \text{ per cent.} \end{array}$$

63. If a yearly rent of £60 per annum, to continue $5\frac{1}{2}$ years, produces £291 : 6 : 3, for the present worth, what is the rate per cent.? *Ans.* $4\frac{1}{2}$ per cent.

64. If an annuity of £250 per annum, to continue 7 years, produces £1454 : 4 : 6, for the present worth, what is the rate per cent. ?

Ans. 6 per cent.

65. If a pension of £23 per annum, to continue 8 years, produces £188 for the present worth, what is the rate per cent. ?

Ans. 5 per cent.

NOTE. When the annuities, or rents, &c. are to be paid half-yearly, or quarterly, then

For half-yearly payments, take half of the annuity, &c. and twice the number of years, the quotient will be the ratio of half the rate per cent.—and

For quarterly payments, take a fourth part of the annuity, &c. and four times the number of years, the quotient will be the ratio of the fourth part of the rate per cent.

66. If an annuity of £150 per annum, payable half-yearly, having 5 years to come, is sold for £667 : 10, what is the rate per cent. ?

Ans. 5 per cent.

67. If an annuity of £150 per annum, payable quarterly, having 5 years to come, is sold for £671 : 5, what is the rate per cent. ?

Ans. 5 per cent.

IV. When U P R are given to find T.

$$\text{RULE. } \frac{2}{r} \frac{2p}{n} - 1 = x \text{ then } \sqrt{\frac{2p}{ur} + \frac{xx}{4} + \frac{x}{2}} = T.$$

EXAMPLES.

68. If an annuity of £150 per annum, produces £660 for the present worth, at 5 per cent., what is the time of its continuance ?

Ans. 5 years.

$$\begin{array}{r} \frac{2}{.05} \frac{660 \times 2}{150} - 1 = 30,2 \qquad \frac{660 \times 2}{150 \times .05} = 176 \\ 30,2 \times 30,2 \\ \hline = 228,01 \text{ then } \sqrt{228,01 + 176} = 20,1 \\ 4 \\ 30,2 \\ 20,1 - \frac{\quad}{2} = 5 \text{ years.} \end{array}$$

69. For what time may a salary of £60 be purchased for £291 : 6 : 3, at $4\frac{1}{2}$ per cent. ? *Ans.* $5\frac{1}{2}$ years.

70. For what time may £250 per annum, be purchased for £1454 : 4 : 6, at 6 per cent. ? *Ans.* 7 years.

71. For what time may a pension of £28 per annum, be purchased for £188, at 5 per cent. ? *Ans.* 8 years.

NOTE. When the payments are half-yearly, then *U* will be equal to half the annuity, &c. *R* half the ratio, and *T* the number of payments : and,

When the payments are quarterly, *U* will be equal to one fourth part of the annuity, &c. *R* the fourth of the ratio, and *T* the number of payments.

72. If an annuity of £150 per annum, payable half-yearly, is sold for £667 : 10, at 5 per cent., I desire to know the number of payments, and the time to come ?

Ans. 10 payments, 5 years.

73. An annuity of £150 per annum, payable quarterly, is sold for £671 : 5, at 5 per cent., what is the number of payments, and time to come ?

Ans. 20 payments, 5 years.

ANNUITIES, &c. TAKEN IN REVERSION.

1. To find the present worth of an annuity, &c. taken in reversion.

RULE. Find the present worth of the yearly sum at the given rate and for the time of its continuance ; thus,

$$\frac{ttr - tr + 2t}{2tr + 2} : \times u = P.$$

2. Change *P* into *A*, and find what principal, being put to interest, will amount to *A* at the same rate, and for the time to come before the annuity, &c. commences ; thus,

$$\frac{a}{tr + 1} = P.$$

EXAMPLES.

74. What is the present worth of an annuity of £150 per annum, to continue 5 years, but not to commence till the end of 4 years, allowing 5 per cent. to the purchaser ? *Ans.* £550.

$$\begin{array}{r} \frac{5 \times 5 \times .05 - 5 \times .05 + 2 \times 5 = 4,4 \times 150 = 660}{5 \times .05 \times 2 + 2} = 550. \\ \frac{4 \times .05 + 1}{} \end{array}$$

75. What is the present worth of a lease of £50 per annum, to continue 4 years, but which is not to commence till the end of 5 years, allowing 4 per cent. to the purchaser?

Ans. £152 : 5 : 11 3 qrs.

76. A person having the promise of a pension of £20 per annum, for 8 years, but not to commence till the end of 4 years, is willing to dispose of the same at 5 per cent., what will be the present worth?

Ans. £111 : 18 : 1,14+.

77. A legacy of £40 per annum being left for 6 years, to a person of 15 years of age, but which is not to commence till he is 21; he, wanting money, is desirous of selling the same at 4 per cent., what is the present worth?

Ans. £171 : 13 : 11,07596.

2. To find the yearly income of an annuity, &c. in reversion.

RULE 1. Find the amount of the present worth at the given rate, and for the time before the reversion; thus,

$$ptr + p = A.$$

2. Change A into P, and find what annuity being sold, will produce P at the same rate, and for the time of its continuance; thus,

$$\frac{tr + 1}{ttr - tr + 2t} : \times 2p = U.$$

EXAMPLES.

78. A person having an annuity left him for 5 years, which does not commence till the end of 4 years, disposed of it for £550, allowing 5 per cent. to the purchaser, what was the yearly income?

Ans. £150.

$$\begin{array}{r} \text{—————} \\ 550 \times 4 \times ,05 + 550 = 660 \quad 5 \times 5 \times ,05 - 5 \times ,05 + 5 \times 2 = \\ \text{—————} \quad \text{—————} \\ ,113636 \times 660 \times 2 = \text{£}150. \end{array}$$

79. There is a lease of a house taken for 4 years, but not to commence till the end of 5 years, the lessee would sell the same for £152 : 6, present payment, allowing 4 per cent. to the purchaser, what is the yearly rent?

Ans. £50.

80. A person having the promise of a pension for 8 years, which does not commence till the end of 4 years, has disposed of the same for £111 : 18 : 1,14 present money, allowing 5 per cent. to the purchaser, what was the pension?

Ans. £20.

81. There is a certain legacy left to a person of 15 years of age, which is to be continued for 6 years, but not to commence till he arrives at the age of 21; he, wanting a sum of money, sells it for £171 : 14, allowing 4 per cent. to the buyer, what was the annuity left him? *Ans.* £40.

REBATE OR DISCOUNT.

NOTE. S represents the Sum to be discounted.

P the Present worth.

T the Time.

R the Ratio.

I. When S T R are given to find P.

$$\text{RULE. } \frac{s}{tr + 1} = P.$$

EXAMPLES.

1. What is the present worth of £357 : 10, to be paid 9 months hence, at 5 per cent. ? *Ans.* £344 : 11 : 6 $\frac{3}{4}$, 168.

2. What is the present worth of £275 : 10, due 7 months hence, at 5 per cent. ? *Ans.* £267 : 13 : 10 $\frac{38}{47}$.

3. What is the present worth of £875 : 5 : 6, due at 5 months hence, at 4 $\frac{1}{2}$ per cent. ? *Ans.* £859 : 3 : 3 $\frac{3}{168}$.

4. How much ready money can I receive for a note of £75, due 15 months hence, at 5 per cent. ?

Ans. £70 : 11 : 9, 1764d.

II. When P T R are given to find S.

$$\text{RULE. } ptr + p = S.$$

EXAMPLES.

5. If the present worth of a sum of money, due 9 months hence, allowing 5 per cent., be £344 : 11 : 6 $\frac{3}{4}$, 168 qrs., what was the sum first due ? *Ans.* £357 : 10.

$$344,5783 \times ,75 \times ,05 + 344,5783 = £357 : 10.$$

6. A person owing a certain sum, payable 7 months hence, agrees with the creditor to pay him down £267 : 13 : 10 $\frac{38}{47}$, allowing 5 per cent. for present payment, what is the debt?

Ans. £275 : 10.

7. A person receives £859 : 3 : 3 $\frac{3}{168}$ for a sum of money,

due 5 months hence, allowing the debtor $4\frac{1}{2}$ per cent. for present payment, what was the sum due? *Ans.* £875 : 5 : 6.

8. A person paid £70 : 11 : 9, 1764d. for a debt due 15 months hence, he being allowed 5 per cent. for the discount, how much was the debt? *Ans.* £75.

III. When S P T are given to find R.

$$\text{RULE. } \frac{s-p}{tp} = R.$$

EXAMPLES.

9. At what rate per cent. will £357 : 10, payable 7 months hence, produce £344 : 11 : 6 3,168 qrs. for present payment?

$$\frac{357,5 - 344,5783}{344,5783 \times ,75} = ,05 = 5 \text{ per cent.}$$

10. At what rate per cent. will £275 : 10, payable 7 months hence, produce £267 : 13 : 10 $\frac{38}{240}$ for the present payment?

Ans. 5 per cent.

11. At what rate per cent. will £875 : 5 : 6, payable 5 months hence, produce the present payment of £859 : 3 : 3 $\frac{1}{163}$?

Ans. $4\frac{1}{2}$ per cent.

12. At what rate per cent. will £75, payable 15 months hence, produce the present payment of £70 : 11 : 9, 1764d.?

Ans. 5 per cent.

IV. When S P R are given to find T.

$$\text{RULE. } \frac{s-p}{rp} = T.$$

EXAMPLES.

13. The present worth of £357 : 10, due at a certain time to come, is £344 : 11 : 6 3,168 qrs. at 5 per cent., in what time should the sum have been paid without any rebate?

Ans. 9 months.

$$\frac{357,5 - 344,5783}{344,5783 \times ,05} = ,75 = 9 \text{ months.}$$

14. The present worth of £275 : 10, due at a certain time to

come, is £267 : 13 : $10\frac{38}{47}$, at 5 per cent., in what time should the sum have been paid without any rebate?

Ans. 7 months.

15. A person receives £59 : 3 : $3\frac{3}{4}$, 0184, for £875 : 5 : 6, due at a certain time to come, allowing $4\frac{1}{2}$ per cent. discount, I desire to know in what time the debt should have been discharged without any rebate?

Ans. 5 months.

16. I have received £70 : 11 : 9, 1764d. for a debt of £75, allowing the person 5 per cent. for prompt payment, I desire to know when the debt would have been payable without the rebate?

Ans. 15 months.

EQUATION OF PAYMENTS.

To find the equated time for the payment of a sum of money due at several times.

RULE. Find the present worth of each payment for its respective time; thus,

$$\frac{s}{tr + 1} = P.$$

Add all the present worths together, then,

$$s - \frac{P}{d} = D.$$

$$\text{and } \frac{D}{pr} = E.$$

EXAMPLES.

1. D owes E £200, whereof £40 is to be paid at three months, £60 at six months, and £100 at nine months; at what time may the whole debt be paid together, rebate being made at 5 per cent.?

Ans. 6 months, 26 days.

$$\begin{array}{r} \begin{array}{ccc} 40 & 60 & 100 \\ \hline & = 39,5061 & = 58,5365 & = 96,3855 \\ 1,0125 & 1,025 & 1,0375 \end{array} \\ \hline \text{then } 200 - 39,5061 + 58,5365 + 96,3855 = 5,5719 \\ 5,5719 \\ \hline = 5,57315 = 6 \text{ months, } 26 \text{ days.} \\ 194,4281 \times .05. \end{array}$$

2. D owes E £800, whereof £200 is to be paid in 3 months, £200 at 4 months, and £400 at 6 months; but they, agreeing to make but one payment of the whole, at the rate of 5 per cent. rebate, the true equated time is demanded?

Ans. 4 months, 22 days.

3. E owes F £1200, which is to be paid as follows: £200 down, £500 at the end of 10 months, and the rest at the end of 20 months; but they, agreeing to have one payment of the whole, rebate at 3 per cent., the true equated time is demanded?

Ans. 1 year, 11 days.

COMPOUND INTEREST.

The letters made use of in Compound Interest, are,

A the Amount.

P the Principal.

T the Time.

R the Amount of £1 for 1 year at any given rate;
which is thus found:

As 100 : 105 :: 1 : 1,05. As 100 : 105,5 :: 1 : 1,055.

A Table of the amount of £1 for one year.

RATES PER CENT.	AMOUNTS OF £1.	RATES PER CENT.	AMOUNTS OF £1.	RATES PER CENT.	AMOUNTS OF £1.
3	1,03	5½	1,055	8	1,08
3½	1,035	6	1,06	8½	1,085
4	1,04	6½	1,065	9	1,09
4½	1,045	7	1,07	9½	1,095
5	1,05	7½	1,075	10	1,1

A Table showing the amount of £1 for any number of years under 31, at 5 and 6 per cent. per annum.

YEARS.	5	RATES.	6	YEARS.	5	RATES.	6
1	1,05000	1,06000	16	2,18287	2,54035		
2	1,10250	1,12360	17	2,29201	2,69277		
3	1,15762	1,19101	18	2,40662	2,85434		
4	1,21550	1,26247	19	2,52695	3,02560		
5	1,27628	1,33822	20	2,65329	3,20713		
6	1,34069	1,41852	21	2,78596	3,39956		
7	1,40710	1,50363	22	2,92526	3,60353		
8	1,47715	1,59385	23	3,07152	3,81975		
9	1,55132	1,68948	24	3,22510	4,04893		
10	1,62889	1,79084	25	3,38635	4,29187		
11	1,71034	1,89829	26	3,55567	4,54938		
12	1,79585	2,01219	27	3,73345	4,82234		
13	1,88565	2,13292	28	3,92013	5,11168		
14	1,97993	2,26090	29	4,11613	5,41838		
15	2,07892	2,39655	30	4,32194	5,74349		

NOTE. The preceding table is thus made—As 100 : 105 : : 1 : 1,05, for the first year; then, As 100 : 105 : : 1,05 : 1,1025, second year, &c.

I. When P T R are given to find A.

RULE. $p \times rt = A$.

EXAMPLES.

1. What will £225 amount to in 3 years' time, at 5 per cent. per annum?

Ans. $1,05 \times 1,05 \times 1,05 = 1,157625$, then $1,157625 \times 225 =$
£260 : 9 : 3 3 qrs.

2. What will £200 amount to in 4 years, at 5 per cent. per annum?

Ans. £243 2,025s.

3. What will £450 amount to in 5 years, at 4 per cent. per annum?

Ans. £547 : 9 : 10 2,0538368 qrs.

4. What will £500 amount to in 4 years, at $5\frac{1}{2}$ per cent. per annum?

Ans. £619 : 8 : 2 3,8323 qrs.

II. When A R T are given to find P.

RULE. $\frac{a}{rt} = P$.

EXAMPLES.

5. What principal, being put to interest, will amount to £260 : 9 : 3 3 qrs. in 3 years, at 5 per cent. per annum?

$1,05 \times 1,05 \times 1,05 = 1,157625$ ————— $= \frac{260,465625}{1,157625} = £225$.

6. What principal, being put to interest, will amount to £243 2,025s. in 4 years, at 5 per cent. per annum?

Ans. £200.

7. What principal will amount to £547 : 9 : 10 2,0538368 qrs. in 5 years, at 4 per cent. per annum?

Ans. £450.

8. What principal will amount to £619 : 8 : 2 3,8323 qrs. in 4 years, at $5\frac{1}{2}$ per cent. per annum?

Ans. £500.

III. When P A T are given to find R.

RULE. $\frac{a}{p} = rt$ which being extracted by the rule of extraction, (the time given to the question showing the power) will give R.

EXAMPLES.

9. At what rate per cent. will £225 amount to £260 : 9 : 3,3 qrs. in 3 years? *Ans.* 5 per cent.

$$\frac{260,465625}{225} = 1,157625, \text{ the cube root of which} \\ \text{(it being the 3d power)} = 1,05 = 5 \text{ per cent.}$$

10. At what rate per cent. will £200 amount to £243 : 2,025s. in 4 years? *Ans.* 5 per cent.

11. At what rate per cent. will £450 amount to £547 : 9 : 10 2,0538368 qrs. in 5 years? *Ans.* 4 per cent.

12. At what rate per cent. will £500 amount to £619 : 8 : 2 3,8323 qrs. in 4 years? *Ans.* 5½ per cent.

IV. When P A R are given to find T.

RULE.— $\frac{a}{p} = rt$ which being continually divided by R till nothing remains, the number of those divisions will be equal to T.

EXAMPLES.

13. In what time will £225 amount to £260 : 9 : 3 3 qrs. at 5 per cent.?

$$\frac{260,465625}{225} = 1,157625 \quad \frac{1,157625}{1,05} = 1,1025 \quad \frac{1,1025}{1,05} = 1,05 \quad \frac{1,05}{1,05} = 1, \\ = 1, \text{ the number of divisions being three times sought.}$$

14. In what time will £200 amount to £243 2,025s. at 5 per cent.? *Ans.* 4 years.

15. In what time will £450 amount to £547 : 9 : 10 2,0538368 qrs. at 4 per cent.? *Ans.* 5 years.

16. In what time will £500 amount to £619 : 8 : 2 3,8323 qrs. at 5½ per cent.? *Ans.* 4 years.

ANNUITIES, OR PENSIONS, IN ARREARS.

NOTE. U represents the annuity, pension, or yearly rent; A R T as before.

A Table showing the amount of £1 annually, for any number of years under 31, at 5 and 6 per cent. per annum.

YEARS.	5	RATES.	6	YEARS.	5	RATES.	6
1	1,00000		1,00000	16	23,65749		35,67252
2	2,05000		2,06000	17	25,84036		28,21288
3	3,15250		3,18360	18	28,18238		30,90765
4	4,31012		4,37461	19	30,53900		33,75999
5	5,52563		5,63709	20	33,06595		36,78559
6	6,80191		6,97532	21	35,71925		39,99272
7	8,14290		8,39383	22	38,50521		43,39229
8	9,54910		9,89746	23	41,43047		46,99582
9	11,02656		11,49131	24	44,50199		50,81557
10	12,57789		13,18079	25	47,72709		54,86451
11	14,20678		14,97164	26	51,11345		59,15638
12	15,91712		16,86994	27	54,66912		63,70576
13	17,71298		18,88213	28	58,40258		68,52811
14	19,59868		21,01506	29	62,32271		73,63979
15	21,57856		23,27597	30	66,43884		79,05818

NOTE. The above table is made thus:—take the first year's amount, which is £1, multiply it by $1,05 + 1 = 2,05$ = second year's amount, which also multiply by $1,05 + 1 = 2,1525$ = third year's amount.

I. When U T R are given to find A.

$$ur^t - u$$

RULE. ————— = A, or by the table thus :

$$r - 1$$

Multiply the amount of £1 for the number of years, and at the rate per cent. given in the question, by the annuity, pension, &c. and it will give the answer.

EXAMPLES.

17. What will an annuity of £50 per annum, payable yearly, amount to in 4 years, at 5 per cent.?

$$\text{Ans. } 1,05 \times 1,05 \times 1,05 \times 1,05 \times 50 = 60,77531250$$

then ————— = £215 : 10 : 1 2 qrs.; or,

$$1,05 - 1$$

by the table thus, $4,31012 \times 50 = £215 : 10 : 1 \text{ } 1,76 \text{ qrs.}$

18. What will a pension of £45 per annum, payable yearly, amount to in 5 years, at 5 per cent.?

$$\text{Ans. } £248 : 13 : 0 \text{ } 3,27 \text{ qrs.}$$

19. If a salary of £40 per annum, to be paid yearly, be forborne 6 years, at 6 per cent., what is the amount?

Ans. £279 : 0 : 3,05796096d.

20. If an annuity of £75 per annum, payable yearly, be omitted to be paid for 10 years, at 6 per cent., what is the amount?

Ans. £988 : 11 : 2,22d.

II. When A R T are given to find U.

ar—a

RULE. $\frac{\text{ar}-a}{\text{rt}-1} = U.$

rt—1

EXAMPLES.

21. What annuity, being forborne 4 years, will amount to £215 : 10 : 1 2 qrs. at 5 per cent.?

$$\text{Ans. } \frac{215,50625 \times 1,05 - 215,50625}{1,05 \times 1,05 \times 1,05 \times 1,05 - 1} = £50.$$

22. What pension, being forborne 5 years, will amount to £248 : 13 : 0 3,27 qrs. at 5 per cent.?

Ans. £45.

23. What salary, being omitted to be paid 6 years, will amount to £279 : 0 : 3,05796096d. at 6 per cent.?

Ans. £40.

24. If the payment of an annuity, being forborne 10 years, amount to £988 : 11 : 2,22d. at 6 per cent., what is the annuity?

Ans. £75.

III. When U A R are given to find T.

ar+u—a

RULE. $\frac{\text{ar}+u-a}{u} = r^t$ which being continually divided by R till nothing remains, the number of those divisions will be equal to T.

EXAMPLES.

25. In what time will £50 per annum amount to £215 : 10 : 1 2 qrs. at 5 per cent. for non-payment?

$$\text{Ans. } \frac{215,50625 \times 1,05 + 50 - 215,50625}{50} = 4$$

which being continually divided by R, the number of the divisions will be=4 years.

26. In what time will £45 per annum amount to £248 : 13 327 qrs. allowing 5 per cent. for forbearance of payment?

Ans. 5 years.

27. In what time will £40 per annum amount to £279 : 0 : 3,05796096d. at 6 per cent. ? *Ans.* 6 years.

28. In what time will £75 per annum amount to £988 : 11 2,22d. allowing 6 per cent. for forbearance of payment ? *Ans.* 10 years.

PRESENT WORTH OF ANNUITIES, PENSIONS, &c.

A Table showing the present worth of £1 annuity for any number of years under 31, rebate at 5 and 6 per cent.

YEARS.	5	RATES.	6	YEARS.	5	RATES.	6
1	0,95238		0,94339	16	10,83777		10,10589
2	1,85941		1,83339	17	11,27406		10,47726
3	2,72324		2,67301	18	11,68958		10,82760
4	3,54595		3,46510	19	12,08532		11,15811
5	4,32947		4,21236	20	12,46221		11,46992
6	5,07569		4,91732	21	12,82115		11,76407
7	5,78637		5,58238	22	13,16300		12,04158
8	6,46321		6,20979	23	13,48857		12,30338
9	7,10782		6,80169	24	13,79864		12,55036
10	7,72173		7,36008	25	14,09394		12,78336
11	8,30641		7,88687	26	14,37518		13,00317
12	8,86325		8,38384	27	14,64303		13,21053
13	9,39357		8,85268	28	14,89812		13,40616
14	9,89864		9,29498	29	15,14107		13,59072
15	10,37965		9,71225	30	15,37245		13,76483

NOTE. The above table is thus made :—divide £1 by 1,05 = ,95238, the present worth of the first year, which ÷ 1,05 = 90753, added to the first year's present worth = 1,85941, the second year's present worth ; then, 90703 ÷ 1,05, and the quotient added to 185941 = 2,72327, third year's present worth.

I. When U T R are given to find P.

$$\begin{array}{c} u \\ u \text{---} \\ r^t \end{array}$$

RULE. ————— = P.

$$r-1$$

or by the table thus :

Multiply the present worth of £1 annuity for the time and rate per cent. given by the annuity, pension, &c. it will give the answer.

EXAMPLES.

29. What is the present worth of an annuity of £30 per annum, to continue 7 years, at 6 per cent. ?

Ans. £167 : 9 : 5, 184d.

$$\begin{array}{r} 30 \\ \hline =19,9517 \\ 1,50363 \\ \hline =167,4716. \end{array}$$

$$\begin{array}{r} 10,0483 \\ 30-19,9517=10,0483 \\ \hline 1,06-1 \end{array}$$

By the table $5,58238 \times 30 = 167,4714$.

30. What is the present worth of a pension of £40 per annum, to continue 8 years, at 5 per cent. ?

Ans. £258 : 10 : 6 3,264 qrs.

31. What is the present worth of a salary of £35, to continue 7 years, at 6 per cent. ?

Ans. £195 : 7 : 7 3,968 qrs.

32. What is the yearly rent of £50, to continue 5 years, worth in ready money, at 5 per cent. ?

Ans. £216 : 9 : 5 2,56 qrs.

II. When P T R are given to find U.

$$\text{RULE. } \frac{\text{pr}^t \times r - \text{pr}^t}{r^t - 1} = U.$$

EXAMPLES.

33. If an annuity be purchased for £167 : 9 : 5 184d. to be continued 7 years, at 6 per cent. what is the annuity ?

$$\begin{array}{r} \text{Ans. } 167,4716 \times 1,50363 \times 1,06 - 167,4716 \times 1,50363 \\ \hline = £30. \\ 1,50363 - 1 \end{array}$$

34. If the present payment of £258 : 10 : 6 3,264 qrs. be made for a salary of 8 years to come, at 5 per cent., what is the salary ?

Ans. £40.

35. If the present payment of £195 : 7 : 7 3,968 qrs. be required for a pension for 7 years to come, at 6 per cent., what is the pension ?

Ans. £35.

36. If the present worth of an annuity 5 years to come, be £216 : 9 : 5 2,56 qrs. at 5 per cent., what is the annuity ?

Ans. £50.

III. When U P R are given to find T.

RULE. $\frac{u}{p+u-pr} = r^t$ which being continually divided by R till nothing remains, the number of those divisions will be equal to T.

EXAMPLES.

37. How long may a lease of £30 yearly rent be had for £167 : 9 : 5, 184d. allowing 6 per cent. to the purchaser?

$$\frac{30}{167,4716+30-177,5198} = 1,50363$$

which being continually divided, the number of those divisions will be = to T = 7 years.

38. If £258 : 10 : 6 3,264 qrs. is paid down for a lease of £40 per annum, at 5 per cent., how long is the lease purchased for?
Ans. 8 years.

39. If a house is let upon lease for £35 per annum, and the lessee makes present payment of £195 : 7 : 8, he being allowed 6 per cent., I demand how long the lease is purchased for?
Ans. 7 years.

40. For what time is a lease of £50 per annum, purchased when present payment is made of £216 : 9 : 5 2,56 qrs. at 5 per cent.?
Ans. 5 years.

ANNUITIES, LEASES, &c. TAKEN IN REVERSION.

To find the present worth of annuities, leases, &c. taken in reversion.

RULE. Find the present worth of the annuity, &c. at the given rate and for the time of its continuance: thus,

$$\frac{u}{r^t} = P.$$

2. Change P into A, and find what principal being put to interest will amount to P at the same rate, and for the time to come before the annuity commences, which will be the present worth of the annuity, &c.: thus

$$\frac{a}{r^t} = P.$$

EXAMPLES.

41. What is the present worth of a reversion of a lease of £40 per annum, to continue for six years, but not to commence till the end of 2 years, allowing 6 per cent. to the purchaser?

Ans. £175 : 1 : 1 2, 048 qrs.

$$\begin{array}{rcl}
 40 & 40-28,1984 & 196,6933 \\
 \hline
 =28,1984 & =196,6933 & \\
 1,41852 & 1,06-1 & 1,1236 \\
 \hline
 =175,0563. & &
 \end{array}$$

42. What is the present worth of a reversion of a lease of £60 per annum, to continue 7 years, but not to commence till the end of 3 years, allowing 5 per cent. to the purchaser?

Ans. £299 : 18 : 2,8d.

43. There is a lease of a house at £30 per annum, which is yet in being for 4 years, and the lessee is desirous to take a lease in reversion for 7 years, to begin when the old lease shall be expired, what will be the present worth of the said lease in reversion, allowing 5 per cent. to the purchaser?

Ans. £142 : 16 : 3 2,688 qrs.

To find the yearly income of an annuity, &c. taken in reversion.

RULE. Find the amount of the present worth at the given rate, and for the time before the annuity commences : thus,

$$pr^t = A.$$

Change A into P, and find what yearly rent being sold will produce P at the same rate, and for the time of its continuance, which will be the yearly sum required : thus,

$$\begin{array}{rcl}
 \text{pr}^t \times r - \text{prt.} & & \\
 \hline
 & = & U. \\
 r^t - 1. & &
 \end{array}$$

EXAMPLES.

44. What annuity to be entered upon 2 years hence, and then to continue 6 years, may be purchased for £175 : 1 : 1 2,048 qrs. at 6 per cent.?

$$\begin{array}{rcl}
 \text{Ans. } 175,0563 \times 1,1236 & = & 196,6933 \\
 \text{then } 196,6933 \times 1,41852 \times 1,06- & & 279,01337 \\
 \hline
 & = & \text{£40.} \\
 1,41852-1 & &
 \end{array}$$

45. The present worth of a lease of a house is £299 : 18 : 28d. taken in reversion for 7 years, but not to commence till the end of 3 years, allowing 5 per cent. to the purchaser, what is the yearly rent? *Ans.* £60.

46. There is a lease of a house in being for 4 years, and the lessee being minded to take a lease in reversion for 7 years, to begin when the old lease shall be expired, paid down £142 : 16 : 3 2,688 qrs. what was the yearly rent of the house, when the lessee was allowed 5 per cent. for present payment? *Ans.* £30.

PURCHASING FREEHOLD OR REAL ESTATE, IN SUCH AS ARE
BOUGHT TO CONTINUE FOR EVER.

I. When U R are given to find W.

$$\text{RULE. } \frac{u}{r-1} = W.$$

EXAMPLES.

47. What is the worth of a freehold estate of £50 per annum, allowing 5 per cent. to the buyer?

$$\text{Ans. } \frac{50}{1,05-1} = £1000.$$

48. What is an estate of £140 per annum, to continue for ever, worth in present money, allowing 4 per cent. to the buyer?

Ans. £3500.

49. If a freehold estate of £75 yearly rent was to be sold, what is the worth, allowing the buyer 6 per cent.?

Ans. £1250.

II. When W R are given to find U.

$$\text{RULE. } w \times r - 1 = U.$$

EXAMPLES.

50. If a freehold estate is bought for £1000, and the allowance of 5 per cent. is made to the buyer, what is the yearly rent?

Ans. $1,05-1 = ,05$, then $1000 \times ,05 = £50$.

51. If an estate be sold for £3500, and 4 per cent. allowed to the buyer, what is the yearly rent?

Ans. £140.

52. If a freehold estate is bought for £1250 present money, and an allowance of 6 per cent. made to the buyer for the same, what is the yearly rent? *Ans.* £75.

III. When W U are given to find R.

$$\text{RULE. } \frac{w+u}{w} = R.$$

EXAMPLES.

53. If an estate of £50 per annum be bought for £1000, what is the rate per cent.?

$$\text{Ans. } \frac{1000 + 50}{1000} = 1,05 = 5 \text{ per cent.}$$

54. If a freehold estate of £140 per annum be bought for £3500, what is the rate per cent. allowed?

Ans. 4 per cent.

55. If an estate of £75 per annum is sold for £1250, what is the rate per cent. allowed?

Ans. 6 per cent.

PURCHASING FREEHOLD ESTATES IN REVERSION.

To find the worth of a Freehold Estate in reversion:

RULE. Find the worth of the yearly rent, thus— $\frac{u}{r} = W$.
Change W into A, and find what principal, being r—1 put to interest, will amount to A at the same rate, and for the time to come, before the estate commences, and $\frac{a}{r^t} = P$.
that will be the worth of the estate in reversion, thus:

EXAMPLES.

56. If a freehold estate of £50 per annum, to commence 4 years hence, is to be sold, what is it worth, allowing the purchaser 5 per cent. for the present payment?

$$\text{Ans. } \frac{50}{1,05-1} = 1000, \text{ then } \frac{1000}{1,2155} = £822 : 14 : 1\frac{1}{2}.$$

57. What is an estate of £200, to continue for ever, but not to commence till the end of 2 years, worth in ready money, allowing the purchaser 4 per cent.?

Ans. £4622 : 15 : 7,44d.

58. What is an estate of £240 per annum worth in ready money, to continue for ever, but not to commence till the end of 3 years, allowance being made at 6 per cent.?

Ans. £3358 : 9 : 10 2,24 qrs.

To find the Yearly Rent of an Estate taken in reversion.

RULE. Find the amount of the worth of the estate, at the given rate and time before it comes, thus : $wr^t = A$

Change A into W , and find what yearly rent being sold will produce U at the same rate, thus : $wr - w = U$, which will be the yearly rent required.

EXAMPLES.

59. If a freehold estate, to commence 4 years hence, is sold for £822 : 14 : 1½, allowing the purchaser 5 per cent., what is the yearly income ? *Ans.* $822,70625 \times 1,2155 = 1000$, then $1000 \times 1,05 = 1000 = £50$.

60. A feehold estate is bought for £4622 : 15 : 7,44d, which does not commence till the end of 2 years, the buyer being allowed 4 per cent for his money. I desire to know the yearly income. *Ans.* £200.

61. There is a freehold estate sold for £3358 : 9 : 10 2,24 qrs., but not to commence till the expiration of 3 years, allowing 6 per cent. for present payment ; what is the yearly income ? *Ans.* £240.

REBATE OR DISCOUNT.

A Table showing the present worth of £1 due any number of years hence, under 31, rebate at 5 and 6 per cent.

YEARS.	5	RATES.	6	YEARS.	5	RATES.	6
1	,952381	,943396	16	,458111	,393646		
2	,907030	,889996	17	,436296	,371364		
3	,863838	,839619	18	,415520	,350343		
4	,822702	,792093	19	,395734	,330513		
5	,783526	,747258	20	,376889	,311804		
6	,746215	,704960	21	,358942	,294155		
7	,710682	,665057	22	,341849	,277505		
8	,676839	,627412	23	,325571	,261797		
9	,644609	,591898	24	,340068	,246978		
10	,613913	,558394	25	,295302	,232998		
11	,584679	,526787	26	,281240	,219810		
12	,556837	,496969	27	,267848	,207368		
13	,530321	,468839	28	,255093	,196630		
14	,505068	,442301	29	,242946	,184556		
15	,481017	,417265	30	,231377	,174110		

NOTE.—The above table is thus made : $1 \div 1,05 = ,952381$, first year's present worth ; and $,952381 \div 1,05 = ,90703$, second year ; and $,90703 \div 1,05 = ,863838$ third year, &c.

I. When S T R are given to find P.

$$\text{RULE. } \frac{S}{r^t} = P.$$

EXAMPLES.

1. What is the present worth of £315 : 12 : 4, 2d, payable 4 years hence, at 6 per cent. ?

Ans. $1,06 \times 1,06 \times 1,06 \times 1,06 = 1,26247$, then by the table.

$$\begin{array}{r} 315,6175 \\ \hline 1,26247 \end{array} = £250 \quad \begin{array}{r} 315,6175 \\ ,792093 \\ \hline 249,9984124275 \end{array}$$

2. If £344 : 14 : 9 1,92 qrs. be payable in 7 years' time, what is the present worth, rebate being made at 5 per cent. ?

Ans. £245.

3. There is a debt of £441 : 17 : 3 1,92 qrs., which is payable 4 years hence, but it is agreed to be paid in present money ; what sum must the creditor receive, rebate being made at 6 per cent. ?

Ans. £350.

II. When P T R are given to find S.

$$\text{RULE. } p \times r^t = S.$$

EXAMPLES.

4. If a sum of money, due 4 years hence, produce £250 for the present payment, rebate being made at 6 per cent., what was the sum due ?

Ans. $£250 \times 1,26247 = £315 : 12 : 42d.$

5. If £245 be received for a debt payable 7 years hence, and an allowance of 5 per cent. to the debtor for present payment, what was the debt ?

Ans. £344 : 14 : 9 1,92 qrs.

6. There is a sum of money due at the expiration of 4 years, but the creditor agrees to take £350 for present payment, allowing 6 per cent., what was the debt ?

Ans. £441 : 17 : 3 1,92 qrs.

III. When S P R are given to find T.

$$\text{RULE. } \frac{s}{p} = r^t \quad \begin{array}{l} \text{which being continually divided by R till nothing} \\ \text{remains, the number of those divisions will be} \\ \text{equal to T.} \end{array}$$

EXAMPLES.

7. The present payment of £250 is made for a debt of £315 : 12 : 4, 2d., rebate at 6 per cent., in what time was the debt payable?

Ans. $\frac{315,6175}{250} = 1,26247$ which being continually divided, those divisions will be equal to 4 = the number of years.

8. A person receives £245 now, for a debt of £344 : 14 : 9 1,92 qrs., rebate being made at 5 per cent. I demand in what time the debt was payable? *Ans.* 7 years.

9. There is a debt of £441 : 17 : 3 1,92 qrs. due at a certain time to come, but 6 per cent being allowed to the debtor for the present payment of £350, I desire to now in what time the sum should have been paid without any rebate?

Ans. 4 years.

IV. When S P T are given to find R.

s which being extracted by the rules of extraction.
RULE $\frac{s}{p} = r^t$ (the time given in the question showing the power,) will be equal to R.

EXAMPLES.

10. A debt of £315 : 12 : 4, 2d. is due 4 years hence, but it is agreed to take £250 now, what is the rate per cent. that the rebate is made at?

Ans. $\frac{315,6175}{250} = 1,26247 : \sqrt[4]{1,26247} = 1,06 = 6 \text{ per cent.}$

11. The present worth of £344 : 14 : 9 1,92 qrs., payable 7 years hence, is £245, at what rate per cent. is the rebate made? *Ans.* 5 per cent.

12. There is a debt of £441 : 17 : 3 1,92 qrs., payable in 4 years time, but it is agreed to take £350 present payment. I desire to know at what rate per cent. the rebate is made at?

Ans. 6 per cent.

THE TUTOR'S ASSISTANT.

PART IV.

DUODECIMALS,

OR, WHAT IS GENERALLY CALLED

Cross Multiplication, and Squaring of Dimensions by Artificers and Workmen.

RULE FOR MULTIPLYING DUODECIMALLY.

1. Under the multiplicand write the corresponding denominations of the multiplier.
2. Multiply each term in the multiplicand (beginning at the lowest) by the feet in the multiplier; write each result under its respective term, observing to carry an unit for every 12, from each lower denomination to its next superior.
3. In the same manner multiply the multiplicand by the primes in the multiplier, and write the result of each term one place more to the right hand of those in the multiplicand.
4. Work in the same manner with the seconds in the multiplier, setting the result of each term two places to the right hand of those in the multiplicand, and so on for thirds, fourths, &c.

EXAMPLES.

Cross Multiplication.		Practice.	Duodecimals.	Decimals.
1. Multiply	f. in. 7 . 9 by f. in. 3. 6.			
	7×9	$6\frac{1}{2} 7 . 9$	$7 . 9$	$7,75$
	3×6	$3 . 6$	$2 . 6$	$3,5$
<hr/>		<hr/>		<hr/>
$21.0.0=7 \times 3$		$23 . 3$	$23 . 3 - \times 3$	3875
$2.3.0=9 \times 3$		$3 . 10 . 6$	$3 . 10 . 6 \times 6$	2325
$3.6.0=7 \times 6$		<hr/>		<hr/>
$0.4.6=9 \times 6$		$27 . 1 . 6$	$27 . 1 . 6$	$27,125$

27.1.6

	f. in.	by	f. in.	Facit,	f. in. pts.
2. Multiply	8.5	by	4. 7	Facit,	38. 6.11
3. Multiply	9.8	by	7. 6	Facit,	72. 6
4. Multiply	8.1	by	3. 5	Facit,	27. 7. 5
5. Multiply	7.6	by	5. 9	Facit,	43. 1. 6
6. Multiply	4.7	by	3.10	Facit,	17. 6.10
7. Multiply	7.5.9"	by	3. 5.3"	Facit,	25. 8. 6.2.3
8. Multiply	10.4.5	by	7. 8.6	Facit,	79.11. 0.6.6
9. Multiply	75.7	by	9. 8	Facit,	730. 7. 8
10. Multiply	97.8	by	8. 9	Facit,	854. 7
11. Multiply	57.9	by	9. 5	Facit,	543. 9. 9
12. Multiply	75.9	by	17. 7	Facit,	1331.11. 3
13. Multiply	87.5	by	35. 8	Facit,	3117.10. 4
14. Multiply	179.3	by	38.10	Facit,	6960.10. 6
15. Multiply	259.2	by	48.11	Facit,	12677. 6.10
16. Multiply	257.9	by	39.11	Facit,	10288. 6. 3
17. Multiply	311.4.7	by	36. 7.5	Facit,	11402. 2. 4.11.11
18. Multiply	321.7.3	by	9. 3.6	Facit,	2988. 2.10.4.6

THE APPLICATION.

Artificers' work is computed by different measures, viz:—

1. Glazing, and masons' flat work, by the foot.
2. Painting, plastering, paving, &c. by the yard.
3. Partitioning, flooring, roofing, tiling, &c. by the square of 100 feet.
4. Brick work, &c. by the rod of $16\frac{1}{2}$ feet, whose square is $272\frac{1}{4}$ feet.

Measuring by the Foot Square, as Glaziers' and Masons' Flat Work.

EXAMPLES.

19. There is a house with 3 tier of windows, 3 in a tier—the height of the first tier 7 feet 10 inches, the second 6 feet 8 inches, and the third 5 feet 4 inches, the breadth of each is 3 feet 11 inches; what will the glazing come to, at 14d. per foot?

Duodecimals.	feet. in. pts.	
7 . 10 the	233 . 0 . 6 at 14d. per ft.	
6 . 8 heights		
5 . 4 added.		
<hr/>		
19 . 10	2d. = $\frac{1}{6}$ 233	= 1s.
3 = windows in a tier.	38 . 10	= 2d.
<hr/>	0 . 0 $\frac{1}{2}$	= 6 parts.
59 . 6	<hr/>	
3 . 11 in breadth.	2|0)27|1 . 10 $\frac{1}{2}$	
<hr/>	<hr/>	
178 . 6	£13 . 11 . 10 $\frac{1}{2}$ Ans.	
54 . 6 . 6		
<hr/>		
233 . 0 . 6		

20. What is the worth of 8 squares of glass, each measuring 4 feet 10 inches long, and 2 feet 11 inches broad, at $4\frac{1}{8}$ d. per foot?
Ans. £1 : 18 : 9.

21. There are 8 windows to be glazed, each measures 1 foot 6 inches wide, and 3 feet in height, how much will they come to at $7\frac{3}{4}$ d. per foot?
Ans. £1 : 3 : 3.

22. What is the price of a marble slab, whose length is 5 feet 7 inches, and the breadth 1 foot 10 inches, at 6s. per foot?
Ans. £3 : 1 : 5.

Measuring by the Yard Square, as Paviers, Painters, Plasterers, and Joiners.

NOTE. Divide the square feet by 9, and it will give the number of square yards.

EXAMPLES.

23. A room is to be ceiled, whose length is 74 feet 9 inches, and width 11 feet 6 inches ; what will it come to at 3s. 10½d. per yard ?
Ans. £18 : 10 : 1.

24. What will the paving of a court-yard come to at 4¾d. per yard, the length being 58 feet 6 inches, and breadth 54 feet 9 inches ?
Ans. £7 : 0 : 10.

25. A room was painted 97 feet 8 inches about, and 9 feet 10 inches high, what does it come to at 2s. 8¾d. per yard ?
Ans. £14 : 11 : 1½.

26. What is the content of a piece of wainscoting in yards square, that is 8 feet 3 inches long, and 6 feet 6 inches broad, and what will it come to at 6s. 7½d. per yard ?
Ans. Contents, yards 5.8.7.6 ; comes to £1 : 19 : 5.

27. What will the paving of a court-yard come to at 3s. 2d. per yard, if the length be 27 feet 10 inches, and the breadth 14 feet 9 inches ?
Ans. £7 : 4 : 5.

28. A person has paved a court-yard 42 feet 9 inches in front, and 68 feet 6 inches in depth, and in this he laid a foot-way the depth of the court, of 5 feet 6 inches in breadth ; the foot way is laid with Purbeck stone, at 3s. 6d. per yard, and the rest with pebbles, at 3s. per yard ; what will the whole come to ?
Ans. £49 : 17.

29. What will the plastering of a ceiling, at 10d. per yard, come to, supposing the length 31 feet 8 inches, and the breadth 14 feet 10 inches ?
Ans. £1 : 9 : 9.

30. What will the wainscoting of a room come to at 6s. per square yard, supposing the height of the room (taking in the cornice and moulding) is 12 feet 6 inches, and the compass 83 feet 8 inches, the three window shutters each 7 feet 8 inches by 3 feet 6 inches, and the door 7 feet by 3 feet 6 inches ? The shutters and door being worked on both sides, are reckoned work and half work.
Ans. £36 : 12 : 2½.

Measuring by the Square of 100 feet, as Flooring, Partitioning, Roofing, Tiling, &c.

EXAMPLES.

31. In 173 feet 10 inches in length, and 10 feet 7 inches in height of partitioning, how many squares?

Ans. 18 squares, 39 feet, 8 inches, 10 p.

32. If a house of three stories, besides the ground floor, was to be floored at £6 : 10 per square, and the house measured 20 feet 8 inches, by 16 feet 9 inches; there are 7 fire-places, whose measures are, two of 6 feet by 4 feet 6 inches each, two of 6 feet by 5 feet 4 inches each, and two of 5 feet 8 inches by 4 feet 8 inches each, and the seventh of 5 feet 2 inches by 4 feet, and the well hole for the stairs is 10 feet 6 inches by 8 feet 9 inches: what will the whole come to?

Ans. £53 : 13 : 3½.

33. If a house measures within the walls 52 feet 8 inches in length, and 30 feet 6 inches in breadth, and the roof be of a true pitch, what will it come to roofing at 10s. 6d. per square?

Ans. £12 : 12 : 11¾.

NOTE. In tiling, roofing, and slating, it is customary to reckon the flat and half of the building within the wall, to be the measure of the roof of that building, when the said roof is of a true pitch, *i. e.* when the rafters are $\frac{3}{4}$ of the breadth of the building; but if the roof is more or less than the true pitch, they measure from one side to the other with a rod or string.

34. What will the tiling of a barn cost, at 25s. 6d. per square; the length being 43 feet 10 inches, and breadth 27 feet 5 inches on the flat, the eave boards projecting 16 inches on each side?

Ans. £24 : 9 : 5¼.

Measuring by the Rod.

NOTE. Bricklayers always value their work at the rate of a brick and a half thick; and if the thickness of the wall is more or less, it must be reduced to that thickness by this

RULE. Multiply the area of the wall by the number of half bricks in the thickness of the wall ; the product divided by 3, gives the area.

EXAMPLES.

35. If the area of a wall be 4085 feet, and the thickness two bricks and a half, how many rods doth it contain ?

Ans. 25 rods, 8 feet.

36. If a garden wall be 254 feet round, and 12 feet 7 inches high, and 3 bricks thick, how many rods doth it contain ?

Ans. 23 rods, 136 feet.

37. How many squared rods are there in a wall $62\frac{1}{2}$ feet long, 14 feet 8 inches high, and $2\frac{1}{2}$ bricks thick ?

Ans. 5 rods, 167 feet.

38. If the side walls of a house be 28 feet 10 inches in length, and the height of the roof from the ground 55 feet 8 inches, and the gable (or triangular part at top) to rise 42 course of bricks, reckoning 4 course to a foot. Now, 20 feet high is $2\frac{1}{2}$ bricks thick, 20 feet more at two bricks thick, 15 feet 8 inches more at $1\frac{1}{2}$ brick thick, and the gable at 1 brick thick ; what will the whole work come to at £5 16s. per rod ?

Ans. £48 : 13 : $5\frac{1}{2}$.

Multiplying several figures by several, and the product to be produced in one line only.

RULE. Multiply the units of the multiplicand by the units of the multiplier, setting down the units of the product, and carry the tens ; next multiply the tens in the multiplicand by the units of the multiplier, to which add the product of the units of the multiplicand multiplied by the tens in the multiplier, and the tens carried ; then multiply the hundreds in the multiplicand by the units of the multiplier, adding the product of the tens in the multiplicand multiplied by the tens in the multiplier, and the units of the multiplicand by the hundreds in the multiplier ; and so proceed till you have multiplied the multiplicand all through, by every figure in the multiplier.

EXAMPLES.

Multiply 35234
by 52424

Product, 1847107216

Common way.

35234

52424

140936

70468

140936

70468

176170

1847107216

EXPLANATION.

First, $4 \times 4 = 16$, that is 6 and carry one. Secondly, $3 \times 4 + 4 \times 2$, and 1 that is carried, is 21—set down 1 and carry 2. Thirdly, $2 \times 4 + 3 \times 2 + 4 \times 4 + 2$ carried = 32, that is 2 and carry 3. Fourthly, $5 \times 4 + 2 \times 2 + 3 \times 4 + 4 \times 2 + 3$ carried = 47, set down 7 and carry 4. Fifthly, $3 \times 4 + 5 \times 2 + 2 \times 4 + 3 \times 2 + 4 \times 5 + 4$ carried = 60, set down 0 and carry 6. Sixthly, $3 \times 2 + 5 \times 4 + 2 \times 2 + 3 \times 5 + 6$ carried = 51, set down 1 and carry 5. Seventhly, $3 \times 4 + 5 \times 2 + 2 \times 5 + 5$ carried = 37, that is 7 and carry 3. Eighthly, $3 \times 2 + 5 \times 5 + 3$ carried = 34, set down 4 and carry 3. Lastly, $3 \times 5 + 3$ carried = 18, which being multiplied by the last figure in the multiplier, set the whole down, and the work is finished.

THE TUTOR'S ASSISTANT.

PART V.

A COLLECTION OF QUESTIONS.

1. What is the value of 14 barrels of soap, at $4\frac{1}{2}$ d. per lb., each barrel containing 254 lb. ? *Ans.* £66 : 13 : 6.

2. A and B trade together ; A puts in £320 for 5 months, B £460 for 3 months, and they gained £100 ; what must each man receive ? *Ans.* A £53 : 13 : $9\frac{2}{9}\frac{0}{8}$, and B £46 : 6 : $2\frac{2}{9}\frac{8}{8}$.

3. How many yards of cloth, at 17s. 6d. per yard, can I have for 13 cwt. 2 qrs. of wool, at 14d. per lb. ?

Ans. 100 yards, $3\frac{1}{5}$ qrs.

4. If I buy 1000 ells of Flemish linen for £90, at what may I sell it per ell in London, to gain £10 by the whole ?

Ans. 3s. 4d. per ell.

5. A has 648 yards of cloth, at 14s. per yard, ready money, but in barter will have 16s. ; B has wine at £42 per tun, ready money : the question is, how much wine must be given for the cloth, and what is the price of a tun of wine in barter ?

Ans. £48 the tun, and 10 tun, 3 hhds. $12\frac{2}{5}$ gals. of wine must be given for the cloth.

6. A jeweller sold jewels to the value of £1200, for which he received in part 876 French pistoles, at 16s. 6d. each ; what sum remains unpaid ?

Ans. £477 : 6.

7. An oilman bought 417 cwt. 1 qr. 15 lb., gross weight, of train oil, tare 20 lb. per 112 lb., how many neat gallons were there, allowing $7\frac{1}{2}$ lb. to a gallon ?

Ans. 5120 gallons.

8. If I buy a yard of cloth for 14s. 6d., and sell it for 16s. 9d., what do I gain per cent. ?

Ans. £15 : 10 : $4\frac{2}{7}\frac{4}{4}$.

9. Bought 27 bags of ginger, each weighing gross $84\frac{3}{4}$ lb., tare at $1\frac{3}{8}$ lb. per bag, tret 4 lb. per 104 lb., what do they come to at $8\frac{1}{2}$ d. per lb. ?

Ans. £76 : 13 : $2\frac{1}{2}$.

10. If $\frac{2}{3}$ of an ounce cost $\frac{7}{8}$ of a shilling, what will $\frac{5}{6}$ of a lb. cost? *Ans.* 17s. 6d.
11. If $\frac{5}{6}$ of a gallon cost $\frac{5}{8}$ of a pound, what will $\frac{5}{9}$ of a tun cost? *Ans.* £105.
12. A gentleman spends one day with another, £1 : 7 : 10 $\frac{1}{2}$, and at the year's end layeth up £340, what is his yearly income? *Ans.* £848 : 14 : 4 $\frac{1}{2}$.
13. A has 13 fother of lead to send abroad, each being 19 $\frac{1}{2}$ times 112 lb. B has 39 casks of tin, each 388 lb., how many ounces difference is there in the weight of these commodities? *Ans.* 212160 oz.
14. A captain and 160 sailors took a prize worth £1360, of which the captain had $\frac{1}{5}$ for his share, and the rest was equally divided among the sailors, what was each man's part? *Ans.* The captain had £272, and each sailor £6 : 16.
15. At what rate per cent. will £956 amount to £1314 : 10, in 7 $\frac{1}{2}$ years, at simple interest? *Ans.* 5 per cent.
16. A hath 24 cows, worth 72s. each, and B 7 horses, worth £13 a piece, how much will make good the difference, in case they interchange their said drove of cattle? *Ans.* £4 : 12.
17. A man dies and leaves £120 to be given to three persons, viz. A, B, C; to A a share unknown; B twice as much as A, and C as much as A and B; what was the share of each? *Ans.* A £20, B £40, and C £60.
18. £1000 is to be divided among three men, in such a manner, that if A has £3, B shall have £5, and C £8; how much must each man have? *Ans.* A £187 : 10, B £312 : 10, and C £500.
19. A piece of wainscot is 8 feet 6 $\frac{1}{2}$ inches long, and 2 feet 9 $\frac{3}{4}$ inches broad, what is the superficial content? *Ans.* 24 feet 0 : 3' : 4 : 6.
20. If 360 men be in garrison, and have provisions for 6 months, but hearing of no relief at the end of 5 months, how many men must depart that the provisions may last so much the longer? *Ans.* 288 men.
21. The less of 2 numbers in 187, their difference 34, the square of their product is required? *Ans.* 1707920929.
22. A butcher sends his man with £216 to a fair to buy cattle; oxen at £11, cows at 40s., colts at £1 : 5, and hogs at £1 : 15 each, and of each a like number, how many of each sort did he buy? *Ans.* 13 of each sort, and £8 over.
23. What number added to 11 $\frac{5}{7}$ will produce 36 $\frac{337}{616}$? *Ans.* 24 $\frac{513}{616}$.

24. What number multiplied by $\frac{3}{7}$ will produce $11\frac{2}{7}$?

Ans. $26\frac{4}{5}$.

25. What is the value of 179 hogsheads of tobacco, each weighing 13 cwt. at £2 : 7 : 1 per cwt.?

Ans. £5478 : 2 : 11.

26. My factor sends me word he has bought goods to the value of £500 : 13 : 6, upon my account, what will his commission come to at $3\frac{1}{2}$ per cent?

Ans. £17 : 10 : 5 2 qrs. $\frac{6}{100}$.

27. If $\frac{1}{3}$ of 6 be three, what will $\frac{1}{4}$ of 20 be?

Ans. $7\frac{1}{2}$.

28. What is the decimal of 3 qrs. 14 lb. of a cwt.?

Ans. .875.

29. How many lb. of sugar, at $4\frac{1}{2}$ d. per lb. must be given in barter for 60 gross of inkle, at 8s. 8d. per gross?

Ans. $1386\frac{2}{3}$ lb.

30. If I buy yarn for 9d. the lb. and sell it again for $13\frac{1}{2}$ d. per lb., what is the gain per cent.?

Ans. £50.

31. A tobaccoist would mix 20 lb. of tobacco at 9d. per lb. with 60 lb. at 12d. per lb., 40 lb. at 18d. per lb., and with 12 lb. at 2s. per lb., what is a pound of this mixture worth?

Ans. 1s. $2\frac{1}{4}$ d. $\frac{2}{11}$.

32. What is the difference between twice eight and twenty, and twice twenty-eight; as also, between twice five and fifty, and twice fifty-five?

Ans. 20 and 50.

33. Whereas a noble and a mark just 15 yards did buy; how many ells of the same cloth for £50 had I?

Ans. 600 ells.

34. A broker bought for his principal, in the year 1720, £400 capital stock in the South-Sea, at £650 per cent., and sold it again when it was worth but £130 per cent.; how much was lost in the whole?

Ans. £2080.

35. C hath candles at 6s. per dozen, ready money, but in barter will have 6s. 6d. per dozen; D hath cotton at 9d. per lb. ready money. I demand what price the cotton must be at in barter; also, how much cotton must be bartered for 100 doz. of candles?

Ans. The cotton at 9d. 3 qrs. per lb., and 7 cwt. 0 qrs.

16 lb. of cotton must be given for 100 doz. candles.

36. If a clerk's salary be £73 a year, what is that per day?

Ans. 4s.

37. B hath an estate of £53 per annum, and payeth 5s. 10d. to the subsidy, what must C pay, whose estate is worth £100 per annum?

Ans. 11s. 0d. $\frac{4}{3}$.

38. If I buy 100 yards of riband at 3 yards for a shilling, and 100 more at 2 yards for a shilling, and sell it at the rate of 5 yards for 2 shillings, whether do I gain or lose, and how much?

Ans. Lose 3s. 4d.

39. What number is that, from which if you take $\frac{3}{5}$, the remainder will be $\frac{1}{8}$?

Ans. $\frac{2}{3}$.

40. A farmer is willing to make a mixture of rye at 4s. a bushel, barley at 3s., and oats at 2s.; how much must he take of each to sell it at 2s. 6d. the bushel?

Ans. 6 of rye, 6 of barley, and 24 of oats.

41. If $\frac{3}{8}$ of a ship be worth £3740, what is the worth of the whole?

Ans. £9973 : 6 : 8.

42. Bought a cask of wine for £62 : 8, how many gallons were in the same, when a gallon was valued at 5s. 4d.?

Ans. 234.

43. A merry young fellow in a short time got the better of $\frac{1}{5}$ of his fortune; by advice of his friends, he gave £2200 for an exempt's place in the guards; his profusion continued till he had no more then 880 guineas left, which he found, by computation, was $\frac{3}{20}$ part of his money after the commission was bought; pray what was his fortune at first?

Ans. £10,450.

44. Four men have a sum of money to be divided amongst them in such a manner, that the first shall have $\frac{1}{3}$ of it, the second $\frac{1}{4}$, the third $\frac{1}{6}$, and the fourth the remainder, which is £28, what is the sum?

Ans. £112.

45. What is the amount of £1000 for $3\frac{1}{2}$ years, at $4\frac{3}{4}$ per cent. simple interest?

Ans. £1261 : 5.

46. Sold goods amounting to the value of £700 at two 4 months, what is the present worth, at 5 per cent. simple interest?

Ans. £682 : 19 : 5 $\frac{1}{1891}$.

47. A room 30 feet long, and 18 feet wide, is to be covered with painted cloth, how many yards of $\frac{3}{4}$ wide will cover it?

Ans. 80 yards.

48. Betty told her brother George, that though her fortune, on her marriage, took £19,312 out of her family, it was but $\frac{2}{3}$ of two years' rent, Heaven be praised! of his yearly income; pray what was that?

Ans. £16,093 : 6 : 8 a year.

49. A gentleman having 50s. to pay among his labourers for a day's work, would give to every boy 6d., to every woman 8d., and to every man 16d.; the number of boys, women, and men, was the same. I demand the number of each?

Ans. 20 of each.

50. A stone that measures 4 feet 6 inches long, 2 feet 9 inches broad, and 3 feet 4 inches deep, how many solid feet doth it contain ?
Ans. 41 feet 3 inches.

51. What does the whole pay of a man-of-war's crew, of 640 sailors, amount to for 32 months' service, each man's pay being 22s. 6d. per month ?
Ans. £23,040.

52. A traveller would change 500 French crowns, at 4s. 6d. per crown, into sterling money, but he must pay a halfpenny per crown for change ; how much must he receive ?
Ans. £111 : 9 : 2.

53. B and C traded together, and gained £100 ; B put in £640, C put in so much that he might receive £60 of the gain. I demand how much C put in ?
Ans. £960.

54. Of what principal sum did £20 interest arise in one year, at the rate of 5 per cent. per annum ?
Ans. £400.

55. In 672 Spanish gilders of 2s. each, how many French pistoles, at 17s. 6d. per piece ?
Ans. $76\frac{2}{3}$.

56. From 7 cheeses, each weighing 1 cwt. 2 qrs. 5 lb., how many allowances for seamen may be cut, each weighing 5 oz. 7 drams ?
Ans. $356\frac{3}{5}$.

57. If 48 taken from 120 leaves 72, and 72 taken from 91 leaves 19, and 7 taken from thence leaves 12, what number is that, out of which when you have taken 48, 72, 19, and 7, leaves 12 ?
Ans. 158.

58. A farmer ignorant of numbers, ordered £500 to be divided among his five sons, thus :—Give A, says he, $\frac{1}{3}$, B $\frac{1}{4}$, C $\frac{1}{5}$, D $\frac{1}{6}$, and E $\frac{1}{7}$ part ; divide this equitably among them, according to their father's intention.

Ans. A £152 $\frac{2}{3}$ $\frac{2}{9}$, B £114 $\frac{1}{4}$ $\frac{7}{9}$, C £91 $\frac{2}{5}$ $\frac{1}{9}$,
 D £76 $\frac{1}{5}$ $\frac{6}{9}$, E £65 $\frac{1}{5}$ $\frac{5}{9}$.

59. When first the marriage knot was tied
 Between my wife and me,
 My age did hers as far exceed,
 As three times three does three ;
 But when ten years, and half ten years,
 We man and wife had been,
 Her age came then as near to mine,
 As eight is to sixteen.

Ques. What was each of our ages when we were married ?

Ans. 45 years the man, 15 the woman.

A Table for finding the Interest of any sum of Money, for any number of months, weeks, or days, at any rate per cent.

Year.	Calen. Month.			Week.			Day.		
£	£	s.	d.	£	s.	d.	£	s.	d.
1	0	1	8	0	0	4½	0	0	0½
2	0	3	4	0	0	9	0	0	1¼
3	0	5	0	0	1	1½	0	0	2
4	0	6	8	0	1	6	0	0	2½
5	0	8	4	0	1	11	0	0	3¼
6	0	10	0	0	2	3¾	0	0	4
7	0	11	8	0	2	8½	0	0	4½
8	0	13	4	0	3	1	0	0	5¼
9	0	15	0	0	3	5½	0	0	6
10	0	16	8	0	3	10¼	0	0	6½
20	1	13	4	0	7	8½	0	1	1¼
30	2	10	0	0	11	6½	0	1	7¾
40	3	6	8	0	15	4½	0	2	2¼
50	4	3	4	0	19	2¾	0	2	9
60	5	0	0	1	3	1	0	3	3½
70	5	16	8	1	6	11	0	3	10
80	6	13	4	1	10	9½	0	4	4½
90	7	10	0	1	14	7½	0	4	11¼
100	8	6	8	1	18	5½	0	5	5¾
200	16	13	4	3	16	11	0	10	11½
300	25	0	0	5	15	4½	0	16	5¼
400	33	6	8	7	13	10	1	1	11
500	41	13	4	9	12	3½	1	7	4¾
600	50	0	0	11	10	9	1	12	10½
700	58	6	8	13	9	2¾	1	18	4¼
800	66	13	4	15	7	8½	2	3	10
900	75	0	0	17	6	1¾	2	9	3¾
1000	83	6	8	19	4	7½	2	14	9½
2000	166	13	4	38	9	2¾	5	9	7
3000	250	0	0	57	13	10	8	4	4½
4000	333	6	8	76	18	5½	10	19	2
5000	416	13	4	96	3	0¾	13	13	11½
6000	500	0	0	115	7	8½	16	8	9
7000	583	6	8	134	12	3½	19	3	6¾
8000	666	13	4	153	16	11	21	18	4¼
9000	50	0	0	173	1	6½	24	13	1¼
10,000	833	6	8	192	6	1¾	27	7	11¼
20,000	1666	13	4	384	12	3½	54	15	10½
30,000	2500	0	0	576	18	5½	82	3	10

RULE. Multiply the principal by the rate per cent., and the number of months, weeks, or days, which are required, cut off two figures on the right hand side of the product, and collect from the table the several sums against the different numbers, which when added, will make the number remaining. Add the several sums together, and it will give the interest required.

N.B. For every 10 that is cut off in months, add twopence ; for every 10 cut off in weeks, add a half penny ; and for every 40 in the days, 1 farthing.

EXAMPLES.

1. What is the interest of £2467 10s. for 10 months, at 4 per cent. per annum ?

$$2467 : 10$$

$$4$$

$$9870 : 0$$

$$10$$

$$987|00$$

$$900=75 : 0 : 0$$

$$80= 6 : 13 : 4$$

$$7= 0 : 11 : 8$$

$$987=82 : 5 : 0$$

2. What is the interest of £2467 10s. for 12 weeks, at 5 per cent. ?

$$2467 : 10$$

$$5$$

$$12337 : 10$$

$$12$$

$$1480|50 : 0$$

$$1000=19 : 4 : 7\frac{1}{2}$$

$$400= 7 : 13 : 10$$

$$80= 1 : 10 : 9\frac{1}{2}$$

$$50= 0 : 0 : 2\frac{1}{2}$$

$$1480|50=28 : 9 : 5$$

3. What is the interest of £2467 10s., 50 days. at 6 per cent. ?

$$2467 : 10$$

$$6$$

$$14805 : 0$$

$$50$$

$$7402|50 : 0$$

$$7000=19 : 3 : 6\frac{1}{2}$$

$$400= 1 : 1 : 11$$

$$2= 0 : 0 : 1\frac{1}{2}$$

$$50= 0 : 0 : 0\frac{1}{4}$$

$$7402|50=20 : 5 : 7$$

To find what an Estate, from one to £60,000 per annum will come to for one day.

RULE 1. Collect the annual rent or income from the table for 1 year, against which take the several sums for one day, add them together, and it will give the answer.

An estate of £376 per annum, what is that per day?

$$300=0 : 16 : 5\frac{1}{4}$$

$$70=0 : 3 : 10$$

$$6=0 : 0 : 4$$

$$376=1 : 0 : 7\frac{1}{4}$$

To find the amount of any income, salary, or servants' wages, for any number of months, weeks, or days.

RULE. Multiply the yearly income or salary by the number of months, weeks, or days, and collect the product from the table.

What will £270 per annum come to for 11 months, for 3 weeks, and for 6 days?

		For 11 months.			For 3 weeks.
270	2000	=166 : 13 : 4	270	800	=15 : 7 : 8 $\frac{1}{4}$
11	900	= 75 : 0 : 0	3	10	= 0 : 3 : 10 $\frac{1}{4}$
—	70	= 5 : 16 : 8	—	—	—
2970			810		= 15 : 11 : 6 $\frac{1}{2}$
	2970	=247 : 10 : 0			
		For 6 days.			For the whole time.
270	1000	=2 : 14 : 9 $\frac{1}{2}$			247 : 10 : 0
6	600	=1 : 12 : 10 $\frac{1}{2}$			15 : 11 : 6 $\frac{1}{2}$
—	20	=0 : 1 : 1 $\frac{1}{4}$			4 : 8 : 9 $\frac{1}{4}$
1620					
	1620	=4 : 8 : 9 $\frac{1}{4}$			267 : 10 : 3 $\frac{1}{4}$

A Table showing the number of days from any day in the month to the same day in any other month, through the year.

FROM	TO											
	Jan.	Feb.	Mar.	April	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
January.....	365	31	59	90	120	151	181	212	243	273	304	334
February.....	334	365	28	59	89	120	150	181	212	242	273	303
March.....	306	337	365	31	61	92	122	153	184	214	245	275
April.....	275	306	334	365	30	61	91	122	153	183	214	244
May.....	245	276	304	335	365	31	61	92	123	153	184	214
June.....	214	245	273	304	334	365	30	61	92	122	153	183
July.....	184	215	243	274	304	335	365	31	62	92	123	153
August.....	153	184	212	243	273	304	335	365	31	61	92	122
September...	122	153	181	212	242	273	303	334	365	30	61	91
October.....	92	123	151	182	212	243	273	304	335	365	31	61
November...	61	92	120	151	181	212	242	273	304	334	365	30
December....	31	62	90	121	151	182	212	243	274	304	335	365

A COMPENDIUM OF BOOK-KEEPING. BY SINGLE ENTRY.

BOOK-KEEPING is the art of recording the transactions of persons in business so as to exhibit a state of their affairs in a concise and satisfactory manner.

Books may be kept either by *Single* or by *Double Entry*, but *Single Entry* is the method chiefly used in retail business.

The books found most expedient in *Single Entry*, are the *Day-Book*, the *Cash-Book*, the *Ledger*, and the *Bill-Book*.

The *Day-Book* begins with an account of the trader's property, debts, &c.; and are entered in the order of their occurrence, the daily transactions of goods bought and sold.

The *Cash-Book* is a register of all money transactions. On the left-hand page, *Cash* is made *Debtor* to all sums received; and on the right, *Cash* is made *Creditor* by all sums paid.

The *Ledger* collects together the scattered accounts in the *Day-Book* and *Cash-Book*, and places the Debtors and Creditors upon opposite pages of the same folio; and a reference is made to the folio of the books from which the respective accounts are extracted, by figures placed in a column against the sums. References are also made in the *Day-Book* and *Cash-Book*, to the folios in the *Ledger*, where the amounts are collected. This process is called *posting*, and the following general rule should be remembered by the learner, when engaged in transferring the register of mercantile proceedings from the previous books to the *Ledger*:

The person from whom you purchase goods, or from whom you receive money, is *Creditor*; and, on the contrary, the person to whom you sell goods, or to whom you pay money, is *Debtor*.

In the *Bill-Book* are inserted the particulars of all *Bills of Exchange*; and it is sometimes found expedient to keep for this purpose two books, into one of which are copied *Bills Receivable*, or such as come into the tradesman's possession, and are drawn upon some other person; in the other book are entered *Bills Payable*, which are those that are drawn upon and accepted by the tradesman himself.

DAY BOOK.

(folio 1.)

Folio of Ledger	January 1st, 1837.			£	s.	d.
1	I commenced business with a capital of Five Hundred Pounds in Cash.....			500	0	0
	2d					
	<i>Bennett and Sons, London.*</i>		Cr.			
	By 2 hhds. of sugar					
	cwt.	qr. lb.	cwt. qr. lb.			
	13	1 4	1 2 0			
	12	3 16	1 1 6			
	gross wt.	26 0 20				
	tare	2 3 6				
	neat wt.	23 1 14	at 63s. per cwt.	73	12	7
	2 chests of tea					
	cwt.	qr. lb.	lb.			
	1	0 15	25			
	1	0 12	25			
	2	0 27				
		1 22				
	1	3 5	at 6s. per lb.....	60	6	0
1				133	18	7
	3d					
	<i>Hall and Scott, Liverpool,</i>		Cr.			
	By soap, 1 cwt.					
			at 68s.....	3	8	0
	candles, 10 dozen					
			at 7s. 9d.....	3	17	6
1				7	5	6
	6th					
	<i>Ward, William</i>		Dr.			
	To 1 cwt. of sugar,					
			at 70s.....	3	10	0
	14 lbs. of tea,					
			at 8s.....	5	12	0
	¼ cwt. of soap,					
			at 74s.....	0	18	6
1				10	0	6
	6th					
	<i>Cooper, William</i>		Dr.			
	To 1 sugar hogshead.....					
2				0	6	6

* The student may be directed to fill up this and similar blanks in this book and the Ledger with the names of places familiar to him.

DAY BOOK.

(folio 2.)

January 9th, 1837.		£	s.	d.
2	<i>Johnson, Richard</i> <i>Dr.</i>			
	To 2 dozen of candles, at 8s. 3d.....	0	16	6
	½ cwt. of soap, at 74s	1	17	0
	½ cwt. of sugar. at 70s.....	1	15	0
		4	8	6
10th.				
1	<i>Ward, William</i> <i>Dr.</i>			
	To sugar, 1 cask			
	gross wt. <i>cwt. qr. lb.</i> 5 2 10 cask.....	0	5	0
	tare 2 10			
	neat 5 0 0 at 68s.....	17	0	0
		17	5	0
12th.				
2	<i>Smith, John</i> <i>Dr.</i>			
	To 14 lb. of sugar	0	9	0
	12 lb. of candles	0	8	6
	7 lb. of soap.....	0	4	9
	1 lb. of tea.....	0	8	3
		1	10	6
14th.				
1	<i>Hall and Scott, Liverpool,</i> <i>Cr.</i>			
	By 2 cwt. soap, at 68s.....	6	16	0
17th.				
2	<i>Newton, John</i> <i>Dr.</i>			
	To 21 lb. of soap, at 74s. per cwt.....	0	13	10
	2 dozen of candles, at 8s. 3d.....	0	16	6
		1	10	4
19th.				
2	<i>Smith, John</i> <i>Dr.</i>			
	To 14 lb. of sugar.....	0	9	0
	½ lb. of tea.....	0	4	2
		0	13	2
21st.				
2	<i>Smith, John</i> <i>Dr.</i>			
	To 28 lb. of sugar.....	0	18	0
	12 lb. of candles.....	0	8	3
		1	6	3

DAY BOOK.

(folio 3.)

January 23d, 1837.			
	<i>Yates & Lane, Bradford,</i>	<i>Cr.</i>	
2	By 4 pieces of superfine cloth, each 36 yards, at 24s. per yard ...	172	16 0
	23d.		
3	<i>Edwards, Benj. Manchester,</i>	<i>Cr.</i>	
	By 2 pieces of calico, each 24 yards, at 1s. per yard ..	2	8 0
	23d.		
2	<i>Smith, John</i>	<i>Dr.</i>	
	To 14 lb. of soap	0	9 6
	24th.		
	<i>Johnson, Richard</i>	<i>Dr.</i>	
	To 2 dozen of candles, at 8s. 3d.....	0	16 6
	1 cwt. of soap, at 74s	3	14 0
	1½ cwt. of sugar, at 70s.....	5	5 0
2		9	15 6
	24th.		
2	<i>Smith, John</i>	<i>Dr.</i>	
	To 1 lb. of tea	0	8 3
	26th.		
	<i>Mason, Edward</i>	<i>Dr.</i>	
	To 3 pieces of superfine cloth, each 36 yards, at 27s. per yard	145	16 0
	2 pieces of calico, each 24 yards, at 1s. 2d. per yard ..	2	16 0
3		148	12 0
	27th.		
3	<i>Parker, Thomas,</i>	<i>Dr.</i>	
	To 1 piece of superfine cloth, 36 yards, at 28s.....	50	8 0
	31st.		
3	<i>Bills Payable,</i>	<i>Cr.</i>	
	By Yates & Lane's Bill at 2 months, due April 2....	172	16 0
	Inventory, January 31, 1837.		
	cwt. gr. lb.		
	Raw sugar, 14 3 14 at 63s.....	46	17 1
	Tea, 1 2 16½ at 6s. per lb.....	55	7 0
	Soap, 0 3 14 at 63s.....	2	19 6
	Candles, 2 dozen, at 7s. 9d.....	0	15 6
3		105	19 1

(Folio 1.)

CASH BOOK.

(Folio 1.)

Dr. CASH.		CASH Cr.	
1837	£ s. d.	1837	£ s. d.
Jan. 1.		Jan. 2.	
6		6	
To cash for amount of capital.....	1	By Bernard & Co., Cash.....	1
William Cooper.....	2	Bennett & Sons, London, Bill at 2	
Bernard & Co., Bill on Banks & Co.,		months, dated January 4, (abated	
London, due March 6.....	1	7d).....	1
William Ward, Bill at 2 months....	1	A sugar cask.....	133 18 0
Richard Johnson, Cash, (abated 6d).	2	Bernard & Co., W. Ward's Bill,	0 5 0
John Smith, Cash (abated 5d).....	2	due March 13.....	1
John Newton, on account.....	2	Hall & Scott, Cash, (abated 1s. 6d).	27 5 6
Edward Mason, Bill at 6 weeks....	3	Benjamin Edwards, Cash.....	14 0 0
Thomas Parker, Cash on account..	3	Postage of a letter.....	2 8 0
My acceptance at 2 months, brought		Edward Mason, Cash out of Bill....	0 1 6
from the Bill-book,.....folio	1	Yates & Lane, my acceptance.....	1 8 0
		Balance on hand, Bill due March 16	172 16 0
		Cash.....	150 0 0
			20 16 6
			1002 18 6

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B	Bernard & Co..... 1 Bennett & Sons, London..... 1 Bills payable 3		O
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D			Q
E	Edwards, B. Manchester..... 3		R
F		Stock account..... 1 Smith, John..... 2	S
G			T
H	Hall & Scott, Liverpool..... 1		V
I	Johnson, Richard..... 2	Ward, William 1	W
K			X
L		Yates & Lane, Bradford..... 2	Y
M	Mason, Edward..... 3		Z

1837. Jan. 31	<i>Dr. STOCK.</i> To balance account..... Amount of inventory.....	3 3	<i>£</i> 423 105	<i>s. d.</i> 7 11 19 1	1837. Jan. 1	STOCK Cr. By amount of Capital..... Balance, being the profit on the transactions of this month....	1	<i>£</i> 500 29	<i>s. d.</i> 0 0 7 0
1837. Jan. 2 10	<i>Dr. Barnard & Co.</i> To Cash..... Bill due March 13..... Interest.....	1 1	480 27 2	0 0 5 6 7 7	1837. Jan. 6	<i>Bankers, *</i> By Bill due March 6..... Commission..... Balance.....	1 3	133 1 374	0 0 10
1837. Jan. 6	<i>Dr. Bennett & Sons.</i> To Bill..... Abated.....	1	133 0	18 0 0 7	1837. Jan. 2	<i>London,</i> By Goods.....	1	133	18 7
1837. Jan. 16	<i>Dr. Hall & Scott.</i> To Cash..... Abated.....	1	14 0	0 0 1 6	1837. Jan. 3 14	<i>Liverpool,</i> By Goods..... Ditto.....	1 2	7 6	5 6 16 0
1837. Jan. 6 10	<i>Dr. William Ward.</i> To Goods..... Ditto.....	1 2	10 17	0 6 5 0	1837. Jan. 10	By Bill at 2 months.....	1	27	5 6
			27	5 6					

1836. Jan. 7	Dr. William Cooper To goods	1	£ 0	s. 6	d. 6	1837. Jan. 6	By Cash.....	Cr.	1	£ 0	s. 6	d. 6
1836. Jan. 7	Dr. Richard Johnson To goods	2	4	8	0	1837. Jan. 14	By Cash..... Abated	Cr.	1	4	8	0
										0	0	6
Jan. 24	ditto	3	9	15	6		Balance.....		3	4	8	6
										9	15	6
1837. Jan. 12	Dr. John Smith To goods.....	2	1	10	6	1837. Jan. 21	By Cash.....	Cr.		3	9	6
19	ditto	2	0	13	2		Abated			0	0	5
21	ditto	2	1	6	3					3	9	11
23	ditto	3	3	9	11							
24	ditto	3	0	9	6							
							Balance.....		3	0	17	9
1837. Jan. 17	Dr. John Newton To goods	2	1	10	4	1837. Jan. 23	By Cash.....	Cr.	1	0	15	0
							Balance.....		3	0	15	4
										1	10	4
1837. Jan. 31	Dr. Yates and Lane To Bill	1	172	16	0	1837. Jan. 23	Bradford, By Goods.....	Cr.	3	172	16	0

1837. Jan. 23	Dr. Benj. Edwards To Cash.....	1	£ 2 8 0	1837. Jan. 23	Manchester, By goods.....	Cr. 3	£ 2 8 0
1837. Jan. 26 30	Dr. Edward Mason To goods..... Cash.....	3 1	148 12 0 1 8 0	1837. Jan. 30	By Bill.....	1	150 0 0
1837. Jan. 27	Dr. Thomas Parker To goods.....	3	150 0 0 50 8 0		By Cash..... Balance.....	1 3	10 0 0 40 8 0
1837.	Dr. Bills payable Balance.....	3	172 16 0	1837. Jan. 31	By Yates & Lane's Bill..... BALANCE.	3	172 16 0
1837. Jan. 31	Dr. Balance To Bill due March 16... deduct discount..... To Cash..... Bernard & Co. owe..... Richard Johnson..... John Smith..... John Newton..... Thomas Parker.....	1 1 1 2 2 3 3	£ 150 0 0 0 18 1 149 1 11 20 16 6 374 10 1 9 15 6 0 17 9 0 15 4 40 8 0		Balance, By Bills payable, due Ap. 2, deduct discount..... By 1 month's rent..... Stock account.....	Cr. £ s. d. 3 172 16 0 1 8 10 1 423 7 11	171 7 2 1 10 0 423 7 11
			596 5 1				596 5 1

ABC

